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JOHN BULL

Vol. XVII. No. 427. SATURDAY, AUGUST 8, 1914. ONE PENNY

[Registered at the G.P.O. as a Newspaper.]

For meaning of this No. see page ii. of Cover.

The world is a bundle of hay;
Mankind are the asses who pull;
Each tugs it a different way,
And the greatest of all is John Bull

—BYRON.

Edited by
HORATIO BOTTOMLEY.

Have You SECURED YOUR SEAT?

See Page 8.

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	MOHACZ		MUNDFORD
	FLIPPANT		DRAUGHTSMAN
	GREY BARBARIAN		KENTISH FIRE
	SANDS OF TIME		OLIVER GOLDSMITH
	HONEYWOOD		

I enter "JOHN BULL" Racing Competition in accordance with the rules announced on page 36 and agree to accept the Editor's published decision as final and legally binding, and enter on that understanding.

Signed.....

Address.....

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Entrance Forms must be cut, not torn out.

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Every copy of JOHN BULL bears upon its cover a distinctive number, and every week FIFTY of such numbers will be drawn and PUBLISHED IN THE FOLLOWING ISSUE.

To each of the holders of copies of JOHN BULL *of specified date*, bearing any of such numbers, we will, upon production within seven days of publication (a reasonable extension will be allowed to foreign and Colonial claimants) of a sufficient portion of the cover to identify the date and number, pay the sum of ONE GUINEA in return for his using his best endeavour for one week to increase our circulation. Before the money is paid we require a full report of all the work done.

The following have sent in a correct claim:—

E. G. PAGE, Junr., 75, Tollington Park, Stroud Green Road, London, N. July 11th. No. 85,706.

ARCHIBALD J. COTTON, 74, Geneva Road, Brixton, S.W. July 18th. No. 669,859.

H. WORTH, 17, Fitzwilliam Street, Hemingfield, near Barnsley. July 18th. 746,617.

The following are the fifty numbers for our issue of August 1st):

000385	152766	350723	562542	822451
007542	201306	387139	584783	866732
010231	211655	392690	596882	874325
063029	223245	407031	6 2238	908650
097251	245683	414556	636742	954785
123676	267556	432615	645020	976334
127355	298483	471724	682688	A000350
139287	302659	487139	726702	A009241
164536	312056	498183	744489	A017612
173460	330271	520624	782982	A054638

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The Fifty Numbers in respect of this week will be announced in our next issue (published August 12th).

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N.B.—State whether you prefer a Fine, Medium, or Broad Nib.

JOHN BULL.

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Vol. XVII. No. 427. Week ending Saturday, August 8th, 1914. One Penny.

IMPORTANT NOTICE.

Letters must be addressed to the Editor or the Publisher, according to whether they relate to Editorial or Publishing matters. **FINANCIAL, INSURANCE, SPORTING** *and* **LEGAL** *inquiries should be directed to the Financial, Insurance, Sporting, or Legal Editor, as the case may be. All communications should be addressed to* **93, LONG ACRE, LONDON, W.C.**

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THE WORLD, THE FLESH, AND THE DEVIL.

[The Editor discourses upon passing events and topics of the day.]

An Object Lesson.

If you really want to realise what an empty fraud our Party system of Government is, you have only to observe what happens in the time of any real crisis. "Let us drop our quarrels," say the Prime Minister and the Leader of the Opposition, "and present a united front to the world." Accordingly the great Home Rule question, upon which we had been told the fate of the Empire rested, is put on the shelf, and the House proceeds to the consideration of—the Milk and Dairies Bill! Any comment would spoil the picture. We present it to the future historian of our times.

A Word with the P.M.G.

Is Mr. Hobhouse aware that by a very simple little trick, which we shall be happy to explain to him, it is possible to use the telephones in the Public Call Offices without going through the formality of putting the pennies in the slot?

Those Deported Leaders.

Anybody heard anything about them lately? What a "crew" they were! And how proud Ramsay the Ridiculous must now feel of his martyred comrades!

"Crankyland."

The second edition of *John Bull in Crankyland* is now out; and unless you wish to wait for the third, get your copy *now*. Whenever you see a crowd in the street, standing round a man in a fit, you will know that it is a fit of laughter, brought on by our summer annual. Here it is—coming on again—Oh, oh!!!!

Let There be Light!

In the name of the public we demand that the proceedings at the recent Buckingham Palace Conference shall be published. We are entitled to know at what point the affair collapsed, and where the responsibility rests. After all, the British Empire does not consist exclusively of Messrs. Asquith, Lloyd George, Bonar Law, Carson, Redmond and Dillon. There are Smith, Brown, Jones and Robinson—and they are the chaps who find the money. So, let there be light!

A Missed Opportunity.

What a chance Mr. Redmond missed when, after Mr. Asquith's appeal to the patriotism of the House, he did not rise and say that, in view of the doubt as to the loyalty of his Party to the Empire, and as a mark of its appreciation of the effort being made to grant its aspirations, he associated himself with the appeal, and pledged his followers to stand loyally by the flag! *That* would have won him the heart of the staunchest Tory. *Daren't he have said it?*

The Stock Exchange.

Just imagine the Committee of the London Stock Exchange closing its doors—to avert a panic! And what about the unfortunate eleven members who "took the knock" the day before? Surely they should be reinstated—*if they wish to be!* Talk about the ostrich!

Religion and Home Rule.

The view we have consistently expressed that the Home Rule affair is mainly a religious question is confirmed by a dialogue between an American now sojourning in Ulster and a Presbyterian deacon. "Waal," said the Yankee, "I guess I can't understand who you're goin' ter shoot. Not Ulstermen, I reckon?" "No, of course not." "Not the landlords, or the rent collectors, or the tax gatherers, or the policemen, or the soldiers, or any of them thar?" "Oh, dear, no! We have never thought of such a thing." "Waal, then, I s'pose yer aint no intentions ter drive holes through a man jest becos he's a Home Ruler or a Roman Catholic?" "Certainly not; it would be wicked." "Waal then, excuse me, but who *is* there left ter shoot, anyway?" "I—I'm sure I don't exactly know. We haven't been told yet. But the Lord will provide."

Tampering with the Post.

At the time of going to press, we have not seen the text of the Bill which the P.M.G. has tabled for the purpose of authorising the Post Office to tamper with people's letters whenever it suspects that they relate to sweepstakes or betting. Is it necessary to enlarge upon the grave danger which such a measure constitutes to the sanctity of postal correspondence, and to suggest how easy its passage would make it for the Paul Prys and killjoys to make further encroachments upon the liberty of the post? We can conceive many developments of the idea—but there will be time enough to talk about them when, and if ever, this ridiculous and scandalous Bill comes up for serious discussion.

Another ONE WEEK Racing Contest. £150 for a Coupon. See page 36.

Unorthodox Healing.

In the course of his libel action against the British Medical Association as publishers of a booklet known as "Secret Remedies," Mr. C. H. Stevens produced no fewer than twenty-nine witnesses, who emphatically swore that they had been cured of consumption and kindred diseases by means of a decoction from the roots of a South African plant. In fairness to the plaintiff it must be said that these happy patients were, for the most part, persons of good standing, who could hardly be suspected of ignorant credulity. A retired naval surgeon eloquently testified to the therapeutic value of the treatment, while another gentleman who for ten years had been unsuccessfully treated at St. Thomas's Hospital for tuberculosis of the knee produced a pair of crutches which, since taking the plaintiff's medicine, he had been able to discard. The defendants do not seem to have contested the authenticity of these cures, preferring to rely upon the cast-iron traditions of the medical faculty, which will allow no virtue to potions which are outside the regular pharmacopœia. This aspect of the matter appears to have been somewhat unduly laboured by the presiding Judge, and the jury ultimately decided against the plaintiff. There is no reason to suppose that the Medical Association were actuated by malice, and they were doubtless entitled to a verdict, but in view of the striking evidence adduced we are tempted to suggest that there may be a little more in the plaintiff's nostrum than is dreamt of in orthodox medical philosophy.

Well Lost.

In the course of debate upon the Criminal Justice Administration Bill, Mr. George Cave, K.C., moved an amendment which would have gone far to destroy the beneficent purpose of the measure. As everyone knows by now, it is proposed that magistrates shall be required to allow at least a week for the payment of fines, so that no prisoner shall be summarily committed to gaol on account of his lack of ready money. Mr. Cave proposed that the period of grace should be left entirely to the discretion of the Bench, and that the clause fixing a minimum time allowance should be deleted from the Bill. The passage of this amendment would obviously have perpetuated the very evil which the Government hope to remedy. In declining to consider the suggestion, Mr. Ellis Griffith remarked that "all magistrates were not equally wise or equally lenient, and the most reasonable course was to fix a minimum." He might have added that Justices already enjoy a statutory "discretion" in this matter, which in practice has become a dead letter. The object of the present Bill is to *compel* them to follow a course which they have always been authorised to adopt.

Justice on the Squint.

In October last the lives of 439 men were sacrificed in the Senghenydd mining disaster. The circumstances did not amount to murder or manslaughter on the part of the management, but they were such that after an official inquiry a prosecution was ordered by the Home Office for seventeen contraventions of the Mines Regulation Act. The Caerphilly Magistrates hearing the case have now dismissed the charges, on the ground that the offences were committed without the Company's knowledge or connivance, while for some of the most serious a mine manager can commit, ten in number, the gentleman in charge of the Senghenydd mine was mulcted in fines so inadequate as to be ridiculous; to wit, £24. Half-a-crown and costs, in the circumstances, would have been just about as effective a deterrent punishment; indeed, the Magistrates might almost as well have given the Manager a present in token of their appreciation of his services.

Think of It!

An octogenarian offender before the London Sessions was said to have spent forty-four years of his life within prison walls. His sentences had included several terms of penal servitude for serious crimes against property, but in no single instance does he seem to have been convicted of any violent or otherwise vicious offence. The latest episode in his guerrilla warfare upon Society was the breaking of a plate-glass window in a shop in Newington Causeway. According to the police evidence, he had smashed the same window five times for the sole purpose of getting back to gaol. The prisoner confirmed this statement. "I have got so accustomed to prison," he explained, "that I do not care about freedom." In a statement submitted to the Chairman, he reviewed the alternative courses which might be adopted by the Bench. He was "not very fond" of mere imprisonment, preferring penal servitude, which was "more comfortable." Worst of all, he hated the workhouse, to which he humbly prayed he might not be sent. A sentence of nine months' imprisonment, to be spent in the prison infirmary, was received with unaffected gratitude. Pretty data these for social theorists, criminal reformers, and similar authorities upon the puzzling habits and predilections of the human animal! What queer creatures some of us are!

Danger on the Line.

The Taff Vale Railway Company owns one of the busiest lines in the country, in the heart of the coal-mining industry. On this line are junction signal boxes with an equipment of between sixty to eighty levers and six block telegraph instruments, besides telephones. Will it be credited that these big stations are worked in every instance by one man, single-handed, on a ten-hour shift? Credited or not, that, we are assured, is the dangerous fact. On most other lines signal stations of similar size are worked by two men and a boy in eight-hour shifts; the Taff Vale Directors have invented the novel system of covering the 24 hours with the arduous and responsible labour of two men, and then bringing in a railway porter who has already done six hours' toil to work the trains for the remaining four hours. The public, however, will be comforted to know that at present the Directors do not propose to put the signal boxes in charge of the wheel greasers and station police, alternately with the porters.

"Pity the Poor Creditors."

Still they come. A Halifax firm of wine merchants sends us a "Statement showing position of estate at date of declaration of first and final dividend and application for release," in the case of John Milton Kerr, a local bankrupt solicitor. The Trustee explains that the matter was "intricate and difficult to deal with." Judging by the price of the wind-up it must have been, for the cost of realising the estate of £977 is £648, and the first and final dividend 9d. in the £. By the way, can anybody tell us why an estate in bankruptcy should bear the cost of the "premium on Trustee's guarantee bond"?

A Fine Offer.

From time to time we have had occasion to criticise the working of the Church Army in relation to some of its *protégés*. It is now our pleasure to bless. On the walls of the City Police Court at Manchester is a notification that the Army is willing to allow men unable to pay their fines to earn the money "by working at such times" in its local labour homes "as not to interfere with their ordinary employment." It is an excellent idea, and should save many a man from that first prison-taint which so frequently precipitates utter moral and social disaster.

Second Edition now ready—"John Bull in Crankyland," 1s. net. Buy it Now.

A Bold Proposal.

The proposal to admit women to the ranks of the Anglican priesthood opens up a vista of interesting possibilities. It doubtless arises from a conviction that "something must be done" if the Church is to regain its lost hold upon the masses of the people, and we see no reason why the bold experiment should not be made. Masculine chivalry ascribes all sorts of moral excellences to the fairer half of creation, and there seems to be no valid reason why we should not enjoy the aid of their precept as well as the charm of their example. In any case, we predict booming congregations and thumping offertories for the Church courageous enough to initiate the novel vogue, provided always that the fair occupant of the pulpit is chosen with taste and discretion. The advocates of the change may find some difficulty in discovering Scriptural authority for their proposals—certain passages from the writings of St. Paul are particularly stubborn—but a disposition not to take the old Book too literally has lately been manifest in all denominations.

An Alderney Pooh-Bah.

A number of farmers and shopkeepers resident in Alderney, one of the Channel Islands, draw our attention to the position of Captain C. G. Fellows, who first appeared in the island 8 or 9 years ago as Adjutant of Militia. It is their grievance that this British Officer has since carried on an extensive trade as cow-keeper and pig dealer, grazes his animals for nothing, or next-to nothing, on Government pasture, and that he also runs a fancy official sideshow as Inspector of Explosives, at £30 a year. The Alderney farmers assure us that the trade competition of this officer, carried on as it is under conditions not available to themselves, is "prejudicial to a great many striving inhabitants who endeavour to obtain a living by fair means." Perhaps the War Minister will tell us whether under the King's Regulations it is permissible for Captain-Adjutant Fellows to add the pig and cow traffic to his military duties; likewise how he finds time to devote so much successful energy to the same?

"The Royal Life-Saving Society."

In our recent reference to the case of a Penarth man who has saved four lives without the slightest recognition, we expressed the opinion that the Royal Life Saving Society seemed rather backward in these matters. We now learn from the Secretary and some of our readers that the Life-Saving Society is not directly concerned in making awards to life savers, but devotes itself wholly and solely to teaching the methods by which lives may be saved from drowning or resuscitated after long immersion in water. One reader tells us: "The proper people to apply to for awards for saving life are the Royal Humane Society; many of our members and officials possess these awards, but have received no recognition from their own Society." So be it!

Magisterial Censors.

By a majority, the local Magistrates have refused to allow the exhibition of the Carpentier-Wells film in Cambridge. Surely it is extraordinary that they should have the power and authority to prohibit, out of sanctimonious prejudice, a moving picture of a contest perfectly legal, and one which actually took place in a building authorised for public entertainment without the slightest interference on the part of the Metropolitan authorities. The film has been exhibited in dozens of other towns, and it is preposterous that the Cambridge magistrates may set themselves apart from the consensus of opinion in the community and arbitrarily define "objectionable" in any way they please.

Loose Cash.

The London Insurance Committee have at length adopted a definite resolution with regard to the disposal of the surplus medical funds which have accumulated in their hands. It will be remembered that this money, amounting to something like £100,000, has remained in hand through the failure of a large number of insured persons to select panel doctors. Puzzled as to their legal responsibilities in the matter, the Committee took the opinion of the late Mr. Daffckwertz, K.C., who emphatically advised that whatever became of the cash it should in no case be handed over to the medical practitioners. Dissatisfied with this pronouncement, they then referred the question to the Insurance Commissioners, who appear to have had no ideas upon the subject whatever. The Medical Benefit Sub-Committee have now suggested that the money shall be divided among the panel doctors in the manner declared by Mr. Danckwertz to be illegal, and this recommendation has at length been adopted by the Committee at large. With due respect to the combined wisdom of this august authority, we are still of opinion that there is neither sense nor equity in paying doctors for work they have never done, and in respect of patients whom they have never seen. Moreover, we regard the procedure as of extremely doubtful legality.

Savagery at the National Nautical School.

It is hard to understand why the Chairman of the Bristol Guardians should have gone out of his way to suggest that the Board should discuss *sub rosa* the pedagogic ferocity of which certain Bristol Poor Law boys at the National Nautical School were the victims. But for the persistence of Mr. Vincent Thompson, the Rev. G. Adam, and the Rev. A. E. Bray, who had accidentally seen what occurred while on an official visit to the school, the public would have been kept in ignorance of the brutal episode. Such things are not for private discussion. This school is one where hundreds of lads guilty of minor offences, as well as Poor Law lads guilty of no offence at all except misfortune, are prepared for the sea; and public confidence must be respected in its method of discipline. As an institution the National Nautical School is admirably conducted. The point and pivot of the whole matter is that an utterly unsuitable officer is discovered by his brutality to these lads and that he must be cleared out.

Good Work.

The recently formed Performing Animals' Defence Committee has already accomplished one good stroke of work. At its instigation, a pair of acrobats have been prosecuted for cruelty to a terrier which had been employed upon the music-hall stage. In the hope of placating the wrath of the Bench, the defendants promised that they would not again exhibit the dog upon the English stage, but Mr. Cecil Chapman was not to be satisfied by any such undertaking. "A dog which comes to England," he said, "must be protected, and it cannot be allowed to go abroad after to be again ill-treated." The defendants were lightly fined, and deprived of the ownership of the dog, which was transferred to the care of the Canine Defence League. We congratulate Mr. Chapman.

The Wondering Killjoy.

While en route to a Sunday afternoon service at Ramsay, the Superintending Minister of the circuit, the Rev. Daniel Bate, saw a grandfather, daughter, and grandchild on their way to the golf links. Subsequently making a preach of the fact, he "wondered if that grandchild would live to curse the grandfather who taught him to profane the Lord's Day." It does not seem probable; but he may certainly live to bless his grandfather for teaching him to suffer in silence when bunkered.

Our Weekly Reminder—Don't forget the Pen Coupon. See page 2 of Cover.

Ballin's "Bounty."

As far back as August, 1909, we criticised the National Institution of Apprenticeship in regard to its taking an exorbitant fee while posing as a charitable body. The Institution is run under high auspices, Lord Portsmouth figuring as the Chairman, and Princess Christian as a patroness, though the practical direction of affairs seems to be in the hands of Mr. J. S. Ballin, the Founder and Hon. Secretary. The latest instance of the methods of this "philanthropic" Society, as it describes itself on one of its forms, reaches us from Clapham. In December last a local dentist applied to the offices of the Institution at 4, York Place, Baker Street, for a lad to learn mechanical dentistry. One was found by them, and after a week's trial he was approved, the dentist agreeing to accept a premium of £10. At this stage there came the following letter, signed "A. E. McB., for the Hon. Secretary":—

> Perhaps you are not aware that the father of this lad is unable to pay the premium down, and this Institution is advancing the money—the father repaying by instalments. You may not also be aware that any money paid through a charity is usually paid in two instalments, half on signing the indentures, and half at the end of the first year. I therefore trust under the circumstances you will see your way to agree to the indentures as set forth.

The master refused to take the boy on these terms, especially as he had learnt that the father had been induced to sign an agreement that not only would he pay the £10 in instalments, but an extra £6 as a contribution to the funds of the Institution! Unless this £6 was a payment—and a very handsome one, which might even come within the Moneylenders' Act as harsh and unconscionable interest—in consideration of the immediate finding of the cash by the Society, it is indeed difficult to see what return the poor father got for it.

A Word with Lord Portsmouth.

By the way, Lord Portsmouth, speaking at the Society's annual meeting, held at Fishmongers' Hall, said: "The class of people the Institution wants to help is clever London boys and girls, who cannot make the best of their talents owing to lack of means." Surely his Lordship cannot know what is going on behind the scenes! Where does the charity come in? An annual report and balance-sheet would, no doubt, make interesting reading, but we have been unable to get hold of one—our application to Mr. Ballin being abortive.

An Old Impostor.

A pretty career of fraud has been checked by the conviction at the Old Bailey of one Harvey Wilson upon charges of obtaining money by false pretences. This rascal was formerly associated with the "American Guide and Information Bureau" and with the "Anglo-American Investment Trust Company," of whose nefarious operations he seems to have been the prime director. His principal victims were canvassers employed upon commission terms, who were fraudulently persuaded to furnish deposits as security for any moneys they might collect. Having netted about a thousand pounds in this way, Wilson made a bolt for the States, where for some time he remained in hiding. Venturing at length to return to England, he was promptly arrested, and he has now been awarded fifteen months' hard labour. We wish the sentence had been accompanied by an order for deportation. These Yankee "crooks" should be treated as undesirable aliens.

An Idea.

Sir Robert Baden-Powell says that he can read a woman's character by the way she wears down the heels of her boots. *There* is an idea for the enterprise of the Boy Scouts!

A Check for Cheek.

The Kent County Magistrates were recently invited to sanction the erection of an explosives factory at a point on the coast near Harty Island. The applicants—Nobel's Explosives Company, Limited—seem to have anticipated no objection to their plans, in pursuance of which they had already purchased a suitable plot of land. Before the Bench, however, Major-General Maxwell, on behalf of the Admiralty, declared that a factory on the proposed site would form an objective for an enemy, who, if successful in effecting a landing there, might easily take the defences of Sheerness in the rear. The Justices appear to have been considerably impressed by these representations, as well as by the plea that the erection of buildings upon the land in question would hamper the operations of the Instructional Flying Corps at Eastchurch. In deference to the views of the Admiralty they declined to grant the necessary licence, and we heartily applaud their decision. Meanwhile, Messrs. Nobel have only themselves to thank for any loss they may have sustained in the matter. The incident should teach them that, in circumstances of this kind, to begin a job first and ask permission afterwards is neither good manners nor good business.

A Medical Mare's Nest.

Another medical bubble has been pricked by the researches of Dr. E. F. Bashford, who for some years past has been conducting important experiments under the auspices of the Imperial Cancer Research Fund. The investigations of this eminent medico are said to have finally disposed of the notion that cancer is, in any sense, an infectious disease—so that theories based upon the existence of "cancer areas," "cancer houses," and similar "zones of contagion," must henceforth be dismissed as hollow superstitions. In view of the recent revival of these heresies, Dr. Bashford's pronouncement is opportunely timed, and in giving the *coup de grace* to a false and misleading assumption he has doubtless rendered a signal service to the cause of medical science. Meanwhile, the general public waits with what patience it can muster for some definite data as to the true cause of this most terrible of all bodily ills.

A Pernicious Practice.

At more than one inquest upon the victims of motor-'bus fatalities it has transpired that in the interval between the accident and the inquiry the witnesses were interviewed at their homes by representatives of the Omnibus Company. In a recent case at Battersea it was shown that most of the salient points in the evidence had been rehearsed in this way. The jury added a rider to their verdict strongly condemning the practice and urging its discontinuance, their strictures being endorsed by the Coroner, who had previously intimated his emphatic disapproval of the Company's action. It is to be hoped that this remonstrance may not pass unheeded, and we shall be glad to learn that the Company has wholly abandoned a practice which should never have been begun. In the case of an inquiry from which a criminal charge may readily emerge, it is grossly improper that witnesses should be approached in this fashion prior to the legal proceedings.

"Cruel Loads for Horses."

Commenting on a reader's recent complaint as to the inhumane way in which horses are worked in Liverpool, a correspondent says he has to check loads every day, and he can endorse what is said. "The usual load for a one-horse wagon is about five tons, for a team wagon 7½ tons. The masters receive from 1s. to 1s. 4d. a ton, and expect carters to hurry their horses so as to get four or five loads a day." What we have said we have said. The R.S.P.C.A. seem altogether too complacent about the iniquity of overloading horses.

Write your holiday letters with a "John Bull" Pen. Coupon on page 2 of Cover.

Murderous Maniacs.

The Recorder of London has been saying some startling things with reference to the cure of dangerous lunatics. At the recent Old Bailey Sessions, two men charged with wilful murder were found to have lately been discharged from asylums, and in each case the crime was traced to a recurrence of homicidal mania. "Each year I sit here," said Sir Forrest Fulton, "I see more clearly the extreme danger of prematurely releasing persons under confinement in asylums. A number of them are charged here with the most grave offences." The learned gentleman proceeded to trace the history of the prisoners before him, which illustrated, as he said, "the mysterious way in which lunatics are dealt with in this country." One of the men had twice been certified insane, having been discharged from an asylum as recently as the end of last year. He was now described by the Medical Officer of Brixton Prison as "a dangerous lunatic." Such facts as these obviously demand the close attention of the responsible authorities. They suggest an alarming degree of laxity.

Fuddled Finance.

We trust that the Central Welsh Board, the principal Education authority, will not be blind to the obvious moral of the recent proceedings at the Glamorgan Assizes, when three of their employees were convicted of embezzlement. In the course of the hearing Mr. Llewellyn Williams, K.C., M.P., who was retained on behalf of the accused, delivered a scathing indictment of the financial administration of the Board. "The whole system," he said, "was intolerable, and from its very nature irregularities, both in regard to accounts and administration, were inevitable. The governing body did not govern and the auditors did not audit." These strictures do not appear to have been contested by Mr. Justice Atkin, who declared that there had been "gross carelessness" and "laxity of supervision." So impressed was the learned Judge with this aspect of the matter, that he dealt far more leniently with the offenders than he might otherwise have done. It behoves the Board to put its house in order without delay.

Lethal Toys.

Scarcely a week passes without some fatality directly resulting from the reckless use of "toy" pistols which have been expressly designed to evade the salutary provisions of the Pistols Act of 1903. At Manchester an inquest was recently held upon a woman who had been fatally shot by her fifteen-year-old son. It was stated that the boy had purchased the deadly weapon from a firm of athletic outfitters, and had accidentally discharged it while examining the trigger. In returning a verdict of "Accidental Death," the jury expressed the view that "the Act regulating the sale of pistols should be immediately amended." We strongly endorse this recommendation, and we trust Parliament may soon find time for this modest but highly important measure. It appears that the present Act applies only to firearms with barrels of not more than nine inches in length and places no restrictions upon the sale of longer weapons. A Bill of a single clause might end this mischievous anomaly.

Sh! Not a Word!

For some reason or other, the Llanelly Guardians have been singularly reticent as to the name of the "son living in a fashionable part of London, practising as a solicitor in a big way of business," who has a mother who, to his knowledge, is an inmate of the local workhouse. Though their decision was to institute proceedings in the police court to compel this gentleman to maintain her, we have not heard whether or not it materialised in action. Did they prosecute, or did their threat fizzle out as a mere hush-up?

An All-Round Man.

The other day we came across a list of the publications for which the Amalgamated Press is responsible; and we cannot help admiring the all-round character of its enterprise. Upon the list we find such journalistic gems as *Chuckles, Rainbow, Puck, Pluck, Chips, Magnet, Marvel, Butterfly, Merry and Bright*, and *Sunday Stories*. No wonder Lord Northcliffe wields such power in the land!

History Repeating Itself.

We have just come across an old boxing journal—*Boxiana*—issued early in the nineteenth century, and it contains a graphic account of a great fight in 1783, when the then champion—"Johnson"—met his professional doom. We trust there may be no contempt of court in mentioning this historical fact.

RHYMES OF THE TIMES.

HIGH KICKERS.

["A feature of the music-hall fête held under the auspices of the Variety Artistes' Benevolent Fund at Twickenham was a revue girls' football match."]

The fair revue girls' football match
Was very nice indeed,
I found the League games not a patch
Upon the girls for speed;
The centre-forwards WERE *a treat,*
Forward they WERE*—not half!*
It was a feat for their small feet
To understand their calf!

The outside-rights were—well, ALL *right!*
I looked on them with pride,
And thought, "My word, what a delight
To meet them right outside!"
The outside-lefts were all so fair
That I, of sense bereft,
Shouted to each: "Miss!" I declare,
*"No fear—*YOU'LL *not be left!"*

And then, my cup of joy to fill,
Were all the sweet half-backs!
It seems to me I see them still
Meeting those fierce attacks!
But one small point that puzzled me
(Perhaps I am a fool)
Was this: those half-backs seemed to be
Backed somewhat fairly full!

And now the last, but not the least,
Upon the beauteous roll—
Each for the eyes a bounteous feast—
The girls who kept the goal!
Their saves were a delight to see!—
Each lissom, agile pet,
I thought, how I would like to be
Caught with her in the net!

THE WEEK'S "BISCUIT."

["*Taking the Biscuit*" *has become a classic phrase, expressive of a satirical compliment. Below we present, each week, and in all good humour, the "Biscuit" to the individual or periodical named, in respect of the achievement or utterance indicated.*]

For suggesting that, even if our Continental alliances should bring us into armed conflict with various nations, we should not be actuated by unfriendly feelings towards them,

THE PALL MALL GAZETTE
Takes the Biscuit.

More Holiday Money to be won. See "Bullets" Special Summer Prize Offer. Page 34.

TO HELL WITH SERVIA!

WHY SHOULD BRITAIN SHED HER BLOOD TO SAVE A NATION OF ASSASSINS?—ANOTHER STARTLING SECRET DOCUMENT.

It is with no very conceited sense of satisfaction, but rather in the interests of historical accuracy, that we put on record the fact that it was our recent disclosure of the secret cypher letter written from the Servian Legation in London, and containing the exact financial terms for the "elimination" of the Archduke of Austria, which led to the Ultimatum to Servia. We see no reason whatever why the peace of Europe should be imperilled by Austria's just demands, and we wish the old Emperor the satisfaction of seeing, ere his long reign comes to an end, the "elimination" of the Servian nation. At any rate, we most solemnly protest against the shedding of a single drop of British blood to save these people from the Nemesis which threatens to overtake them. We should like to see Servia receive a trouncing equal to her crimes. We do not forget the utter indifference shown by her people after the bloody infamy of Machin, Mishich, Angelkovich, Kostich, Lazarevich, Dimitrievich, Radivokevich, Saurich, and the rest of them, who murdered King Alexander and the beautiful Queen Draga in cold blood, hacked, outraged, and mutilated their bodies like fiendish butchers, and threw them through the window of the Palace into the grounds below, there to writhe in death agonies unspeakable from darkness until dawn, afterwards flinging them into a cart employed for conveying the bodies of suicides and murderers to the cemetery. The foul murders of the Archduke and Archduchess of Austria by a Servian assassin in the pay of Belgrade plotters, encouraged and supported by the Press and people of the country, have at last precipitated a just vengeance, and as an alternative to extinction by the Austrian sword the Servians are rightly subjected to such a humiliation of atonement as has seldom been inflicted on a nation; and we would not lift a finger or write a word to save them. We repeat what we said a few weeks ago—*Servia must be wiped out.* Let Servia be removed from the map of Europe.

Doubtful Diplomacy.

At such a time as this we have no desire to raise one word of discord in regard to home politics. As our readers know, we are no servile supporters of the Ministry—which we have criticised without mercy upon many an occasion. Nor have we been unduly enamoured of the diplomacy of Sir Edward Grey in the past. Both he and the whole Government may, however, in this crisis, rely upon our patriotism and our unbroken support in regard to any policy which, on behalf of the country, they may decide to adopt. "Great Britain—right or Wrong!" will always be our motto in times of war. Nevertheless, we may be permitted to point out that it has been the doubtful diplomatic policy of entering into Continental alliances and "understandings" which has placed us in our present difficulty. We have always agreed with the late Mr. Labouchere—who knew more about Continental politics than most people—that Britain's policy is to hold aloof from the intrigues and treaties of foreign Powers—reserving absolute freedom of action in regard to any emergency which may arise; and we heartily endorse the view of our distinguished contemporary, *Truth*, that it is scandalous that, owing to the circumlocutionary workings of our *entente* with France, we should have to face coming into conflict with our old friends the Austrian Empire, of drawing the sword against our old comrade Italy, and, above all, of risking our blood and treasure for the benefit of Servia. Let us hope that when the crisis is over a saner view of our foreign policy may prevail, and that, with an invincible Navy, backed up by a Government run upon Business lines, we may free ourselves from the entanglements by which we are at present handicapped.

Another Secret Document.

As a further illustration of the villainy and depravity of Servian policy, we this week publish a further secret document which will startle the diplomatic world. We have only to say that the proofs behind it are, as in the case of our previous revelation, at the disposition of the Foreign Office.

On the 2nd March, 1914, a consultation was held at the Servian Legation, located at the Belgrave Mansions Hotel. The object of the meeting was to devise a manner by which Austrian agents in Servia could be safely done away with. It was stated that already several Austrian agents had "disappeared" through the agency of "Patriots," headed by General Popovitch, one of the ringleaders of the assassination of the late King and Queen, and the man who personally burnt women and children to death on the Albanian frontier last year. It was decided to proceed with this "propaganda," which, it was stated, the Government in Belgrade would support.

A general scheme was drawn out and submitted to a Servian Secret Service agent in London, for the purpose of securing his assistance in carrying it into effect. He was assured that funds were to be provided in plenty, and was instructed to go ahead with the work. What exactly followed it is difficult to say, but we are in a position to reproduce another cypher letter—again written on Legation paper—of the most damning character. It will be noticed that it has been pieced together, after having been torn up at the Legation. Here it is:—

TRANSLATION.

Sir,—Will you call here to-morrow at eleven in the morning in order to journey to Belgrade? We have the full descriptions and photographs of most of the Austrian agents now in Servia, and it has been definitely decided

that these people must be eliminated. We agree to the sum already mentioned. You will also provide what medicines you require, as your proceedure we are not disposed to have knowledge of. This letter you will return me on your arrival here to-morrow.

We do not, of course, know what may be the European situation by the time these lines are read. We have no hesitation, however, in saying what in existing circumstances would be the policy of a Business Government. It would undoubtedly avail itself of the crisis to get rid, once and for all, of the German menace. Its diplomacy would be directed to egging on the Kaiser to the assistance of his Austrian ally, and to inducing France to stand by with Great Britain until the German Empire had spent itself sufficiently to render it amenable to reason—by which we mean, to enter into such compacts with both France and England as would, on the one hand, secure peace to our neighbour for all time to come, and, on the other, a cessation of the impudent and unwarrantable naval rivalry between Germany and ourselves. These, however, are matters which it is idle to discuss at the present time. We can only hope for the best—whilst preparing for the worst—and, sinking every thought but for the safety, honour and glory of our Empire, exclaim, whatever be the outcome of the crisis—"To Hell with Servia!"

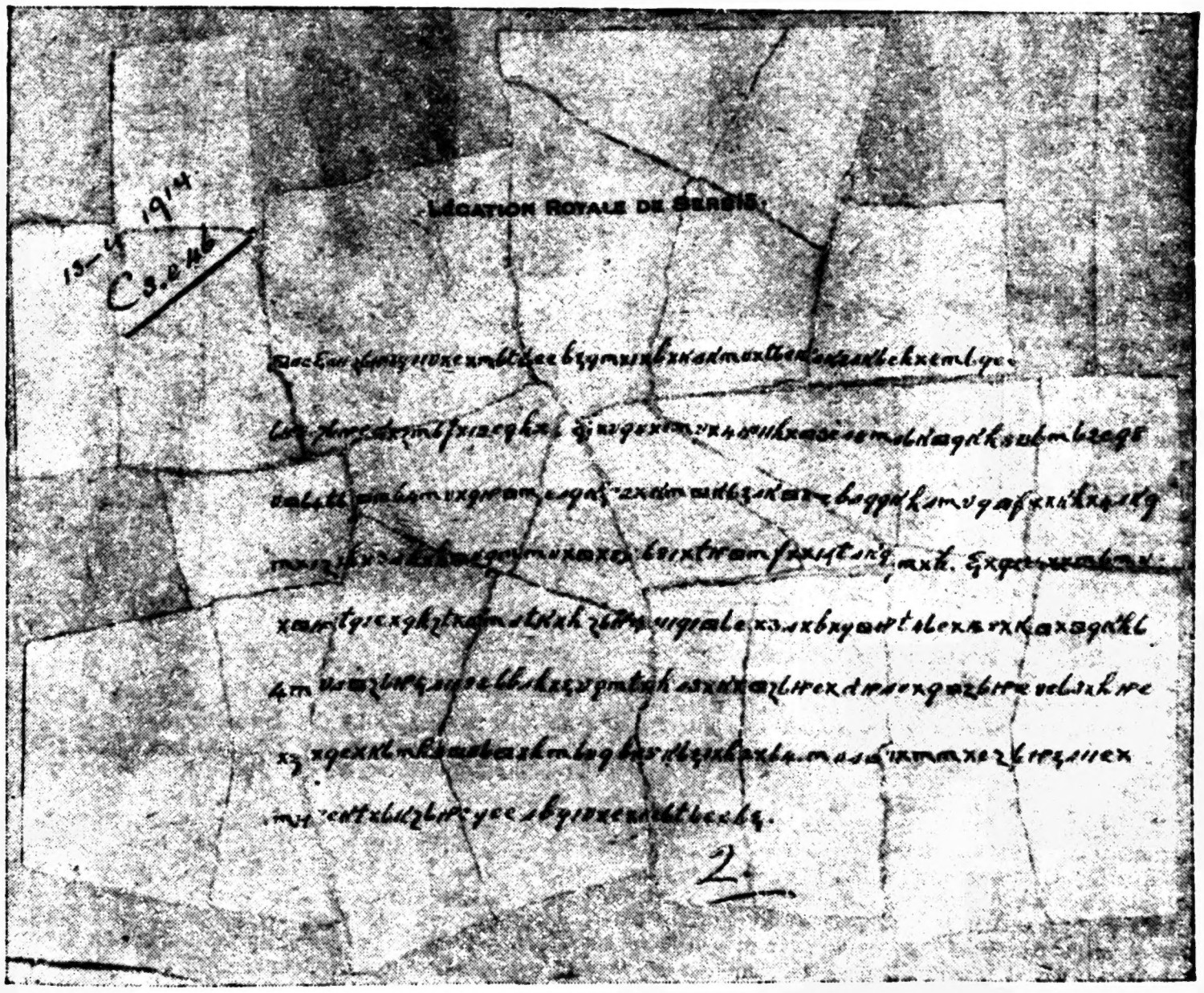
Just as we are going to press we receive the grave news that the great European Powers have drawn the sword. We are thus entering upon a war the course and ultimate results of which no one can foresee. It will be remembered that, both on the platform and in the columns of this journal, we have for years past warned the Government and the country of the danger of neglecting the opportunity—which would have been promptly seized by an administration of Business men—of demanding of Germany the cessation of her gigantic ship-building programme, which could be designed only to wrest from us the supremacy on the sea. We unhesitatingly expressed our view that, failing a satisfactory assurance of modification in the plans of our Teutonic rival, the only course of far-seeing, patriotic statesmen would be to annihilate the German fleet at once, and place it out of her power ever again to threaten our national existence. Would that our words had fallen upon more attentive ears!

We know that our readers—typical, patriotic Britishers—will echo with us the heroic lines of our National Bard:—

> Come the three corners of the world in arms,
> And we shall shock them: nought shall make us rue,
> If England to itself do rest but true.

Once more—"To Hell with Servia!"

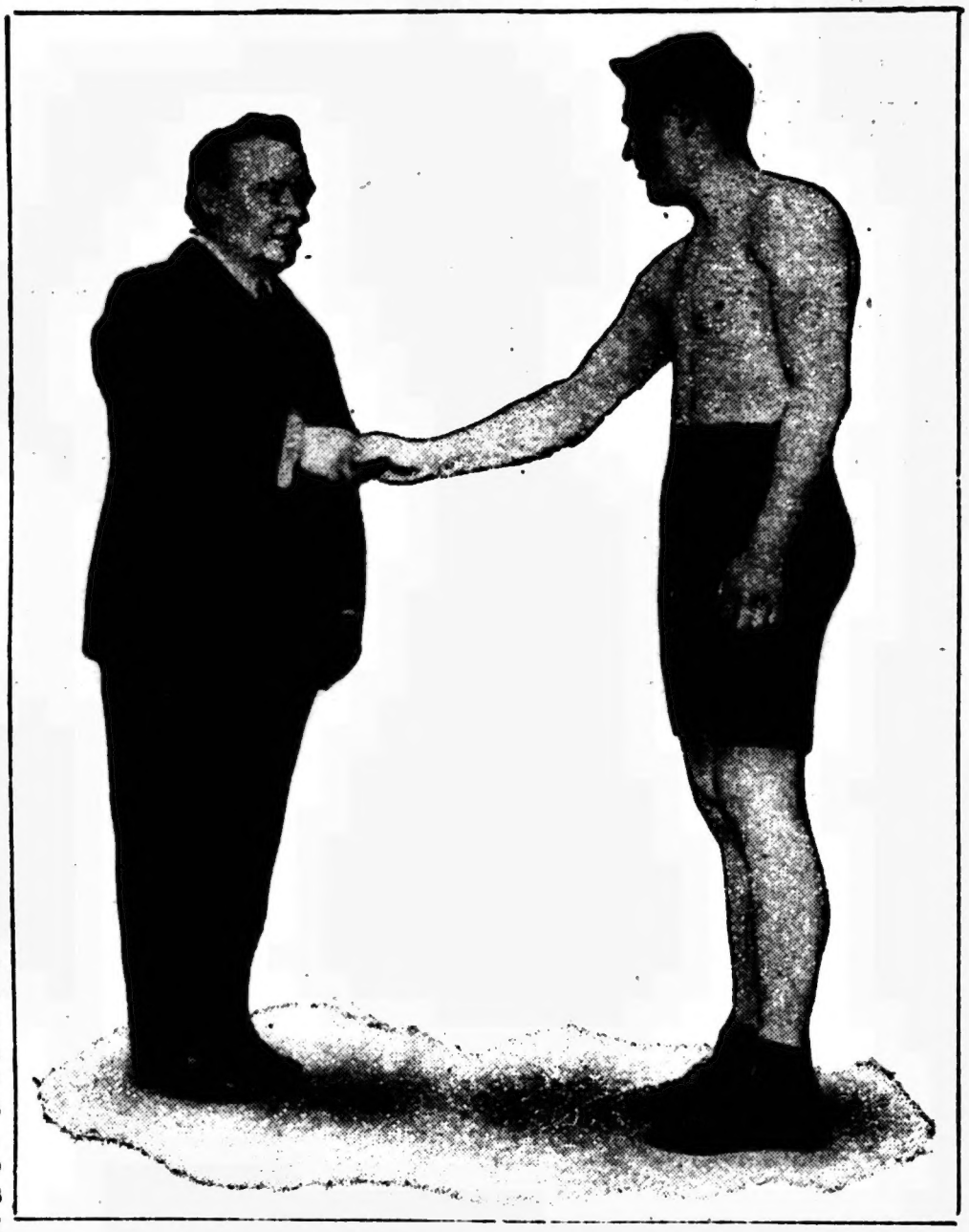
GOD SAVE THE KING!!



OUR GREAT BOXING CONTEST.

THE *REAL* EUROPEAN DANGER—THE *ENTENTE CORDIALE* IN DANGER—ALL ABOUT THE GREAT FIGHT AT THE STADIUM.

Whilst politicians and other folk are worrying about the quarrel between Austria and Servia, and are talking about the great European conflagration, the mind of the Man-in-the-Street is still much concerned with another battle—which is to take place at the Shepherd's Bush Stadium on Monday evening, August 17th, and which may in a certain event, he thinks, seriously affect the position of matters by ruffling the present *entente* between France and England. Let there be no mistake about it—in the popular imagination of France Carpentier is far and away its greatest citizen, and should he be vanquished in the forthcoming contest by John Bull's Boy, Young Ahearn, there is no knowing what may happen. We seriously suggest that Mr. Asquith and Sir Edward Grey should bear this aspect of the international situation in mind and be prepared for any eventuality after the 17th! In any case, it should again be said that Our Boy means business. It is most interesting to note how the whole sporting Press is coming round to an appreciation of his prowess—which, as we have already stated, is fully realised by Carpentier himself. The best evidence of this is to be found in the fact that the French marvel is now cancelling all his engagements, with a view to going into serious preparation for Ahearn; and, in an interview with the Press a few days ago, he makes no concealment of his opinion that at length he is to meet a real white Champion.



The Editor congratulates Ahearn on his training exhibition.

Ahearn's Training Begins.

To mark the formal commencement of Ahearn's serious training for the match, we took a large company of sporting pressmen down to Brighton on Wednesday of last week, when Our Boy gave a preliminary taste of his quality, and opened the eyes of those critics who had been led to regard the coming fight as a walk-over for Carpentier. First of all, they were amazed at the manner in which Ahearn has grown and developed during the past few months, for it will be seen from the particulars given on the next page that the Frenchman will have very little in hand of him in the matter of either weight or reach. Next, they were startled by the strength and power with which he punched and "hooked" the ball—hammering away at it for ten minutes, with scarcely a break, and never "turning a hair." It was not, however, until he entered the ring and sparred a few rounds with his boxing partners that his marvellous ability became manifest. He simply hypnotised the company. One exceedingly well-known sporting writer, sitting next to us, remarked, "When I came down I was prepared to lay three to one on Carpentier; now I think it is an even money chance that this boy will win." The climax came when Mr. "Smiler" Hales, the famous sporting writer and War Correspondent, and a boxer himself of no mean reputation, expressed a desire to strip and have a couple of rounds with Ahearn—in order, as he put it, that he might better appreciate his skill. It was a weird and interesting sight to see this massive and veteran sportsman rise from his corner in the ring, and, towering over the comparatively slender form of Young Ahearn, make frantic efforts "to get one in." Again and again a mighty swing of either the right or the left found nothing in front of it, whilst the bouts were enlivened now and then by a friendly pat on the body, or tap on the chin, from the forbearing fist of Young Ahearn! "If only I could have hit him once," said "Smiler," with a sigh, as, perspiring and blowing, he left the ring. "But," he added, "I am glad I went in. I am more satisfied than ever that I was right in tipping him to beat Carpentier; he is a real champion, and will carry all before him." Then we left the Boy in the experienced hands of Cochran, to whom his Manager, Dan McKetrick, has deputed

the training arrangements—with the understanding that we would all pay another visit before the day of the fight, when we were assured that we "should see a wonderful improvement"—which left us wondering what more there could be to see. So much for training news—except for the fact that amongst the interested spectators was Freddie Welsh, who has won back to England the Light-Weight Championship of the World, and who was profoundly impressed with Young Ahearn. "What do you think of his chance?" we asked at the end of the exhibition; and the reply was eloquent. . . . "Well," said the little British champion, "I am rather glad that he is out of the light-weight class."

Ahearn Ready for the Fray.

Arrangements for the 17th.

As all the world now knows, the contest is to take place in the great Shepherd's Bush Stadium. We are partitioning off and covering in a sufficient portion to accommodate 25,000 people (every one of whom will have a perfect view of the ring), and seats may now be booked either through Messrs. Keith, Prowse & Co., on the usual terms, or may be obtained at any of the following addresses:—

John Bull Offices, 93 and 94, Long Acre, W.C.,
Box Office, Royal Opera House, Covent Garden, W.C., and of
Mr. C. B. Cochran, 13, Old Cavendish Street, W.

The prices range from five guineas down to a shilling.

Next week we hope to publish a plan of the building, but, in the meantime, all particulars may be obtained at the addresses mentioned, and even if the actual numbered tickets should not be available for a few days, they may be reserved in the meantime. To facilitate this, and to give John Bull readers the preference to which they are entitled, we have arranged that, so long as there is any seat available, the production of the coupon which will be found on page 36, will carry the right to secure a seat, whether it be of the highest or the lowest price. As already announced, the business arrangements are in the hands of Mr. C. B. Cochran, whose office address is 13, Old Cavendish Street, London, W., and who is so well known to the public already as the organiser and promoter of the famous "Miracle" and Wonder Zoo shows, and of the Wells-Colin Bell and Welsh-Ritchie boxing contests. He will be happy to furnish all required information, and any readers experiencing difficulty in obtaining seats should communicate with him direct.

Our Illustrations.

Our pictures this week show Young Ahearn in various aspects, and will give some idea of his appearance and style.

Ahearn's Weight and Dimensions.

Age: 21 years	Waist: 31 ins.
Height: 5 ft. 9½ ins.	Thigh: 21½ ins.
Weight: 12 stone (still growing)	Calf: 14½ ins.
	Wrist: 7 ins.
Reach: 70½ ins.	Chest (normal): 38 ins.
Forearm: 11½ ins.	Chest (expanded): 41 ins.
Biceps (normal): 12 ins.	Neck: 15½ ins.
Biceps (expanded): 13¾ ins.	Ankle: 9 ins.

Ahearn in Mufti.

A MURDEROUS MOUNTEBANK.

"DR." ORLANDO MILLER UNMASKED.

Our readers may recall that at Hounslow a few weeks ago an inquest was held upon Miss Kate Addison Scott, a maiden lady who had died in a "home" at Isleworth, controlled by "Dr." Orlando Edgar Miller. In the course of the inquiry, Miller made a number of startling and highly damaging confessions. He admitted that while utterly devoid of medical skill he had undertaken the care and treatment of the deceased lady, who was suffering from paralysis and from a grave internal disorder. He further acknowledged that he had made free use of a highly dangerous drug, employed with extreme reluctance by skilled physicians. For these murderous attentions the unhappy victim had agreed to pay five guineas a week. At the conclusion of the inquiry, Miller was severely censured by the Coroner, in pursuance of an emphatic rider which the jury had thought fit to add to their verdict.

Who is Miller?

Foremost among the pseudo-scientific cults of the moment is the "New" or "Higher" Thought movement, a patent Yankee "philosophy," which is preached Sunday by Sunday at the Bechstein Hall. Of this weird creed, as far as this country is concerned, Orlando Miller is the great high-priest. He is a cranky American adventurer with a big dash of the "crook." Sickness and disease are held to be mental phenomena, curable by psychological means. Reliance is placed upon the power of prayer, upon mental suggestion and—last, but by no means least—upon the potent personality of the great teacher himself. The weekly "preaching of the word" may be regarded as the advertising medium of a well-established commercial concern whose active business is conducted elsewhere. The temple of "healing" is at Spring Grove House, Isleworth, W., a spacious residence formerly in the occupation of Mr. Andrew Pears, J.P., of the famous soap firm.

The prospectus of this establishment belongs strictly to the "commercial," as distinct from the preaching, half of the business. It is compiled with a sharp eye to circulation among the "elect" with pockets worth picking. It is intended for ladies and gentlemen, with means and maladies, who have already knelt at the feet of the prophet of Bechstein Hall. The next consideration is the "profits" of Spring Grove House. Read this:—

> Our weekly charges are inclusive: Board, room, nursing, medical attention, drugs, massage, ozone, vibration, hydrotherapy, lectures, entertainment, and practically everything required for the health of the patient. We have large rooms with three beds at three guineas each per week. Rooms with two beds at four guineas each per week. Single rooms from five guineas to fifty guineas per week according to position, private bath, special nursing, etc.

As a set-off to these preposterous demands, we are treated to glowing descriptions of the pleasant grounds and palatial interior of Spring Grove House. The aid of the artist is invoked to depict its ravishing charms. We enjoy a panoramic vision of lawns and terraces, groves and pleasaunces, luxurious lounges, and enticing rooms of rest.

The Naked Truth.

Our representatives have twice visited the institution and seen the stark truth with their own eyes. The ground floor of the building, as a matter of fact, contains hardly any furniture, while the remaining rooms are most scantily equipped. Whole sections of the mansion are deserted, tenanted only by rats. Instead of the "solid mahogany" furniture of the prospectus, there are trestles and deal boards. The "music room," photographically depicted for the enticement of patients, is a bare apartment, in the corner of which an old cottage piano is half concealed, a few tip-up seats being screwed to the bare deal floor. This, forsooth, is "the finest Healing Home in Europe," furnished "with all the requirements of a modern, luxurious Health Home."

We gather that the inquest proceedings, with their shameful disclosures, have not induced Miller to abandon his unscrupulous projects. He is still preaching at the Bechstein Hall, where he doubtless seeks to persuade weak-minded people to follow the fatal example of Miss Addison Scott. We commend this fact to the notice of the authorities, but whatever the outcome of their inquiries, we shall not allow the matter to drop. This impudent charlatan is at the end of his tether.

"DO IT AGAIN."

MAGISTRATES CONDONE VICIOUS OUTRAGE.

A High Court Judge recently deplored the rapid increase in the number of criminal assaults upon children and young persons. To every decent citizen this phenomenon must be a matter of grave concern, and our own correspondence indicates that it has excited widespread anxiety. There is a concensus of opinion that much of the evil is traceable to the ill-judged clemency of provincial magistrates, who in many instances have utterly failed to appreciate the gravity of the offence. Unhappily, there is a good deal of evidence to support this view, and it is clear that among a depraved section of the population these crimes have come to be regarded in a venial light. We have frequently commented upon this aspect of the matter, but it has been impossible to give publicity to more than a tiny fraction of the flagrant cases which have been brought to our notice. We now direct attention to two further samples of the "do it again" procedure which we have previously deplored. At the Knaresborough Petty Sessions, a labourer—thirty-eight years of age—was charged with an indecent assault upon a girl of eight. He formally denied the offence, but as he had been taken in the very act there was no difficulty in proving the charge. The Chairman of the Bench, Captain C. S. Greenwood, having commented upon the gravity of the man's conduct, reminded him of his right to be committed, if he so chose, for jury trial at the Assizes. We are informed that the prisoner had first elected to adopt this course, but his inclinations were overborne by the advice of the Bench. The gallant Chairman then expressed a hope that the proceedings might serve as a warning to the convicted man, whom he proceeded to "bind over," in his own recognisances of £10 to be of good behaviour for twelve months. The prisoner thus wholly escaped punishment, and left the Court with good reason to congratulate himself that he had not been betrayed into stealing a penn'orth of turnips, or filching a rabbit for his Sunday dinner, or "sleeping out"!

The second case hails from Crownhill, Plymouth, where the offender was said to be two months under the age of sixteen, the victim being a child of nine. The wretched youth pleaded guilty, whereupon he was "cautioned" by the Bench and "bound over" for six months. The Magistrates seem to have held that the offender was too old to be birched and too young to be sent to prison. Moreover, they were visibly impressed by the evidence of his mother, who declared that he was "a good boy at home." They seem to have wholly ignored the fact that his evil designs were effected by means of violence and gross intimidation, and it is by no means certain that adequate inquiries were made. If, as seems probable, the lad was mentally defective, it was obviously desirable that he should be placed under severe restraint. Instead, he has been turned loose upon the community, to find daily opportunities for the satisfaction of his perverted instincts. We commend these considerations to the notice of the Crownhill Bench, in the hope that they may never again be guilty of so gross a disregard of their public duty. Meanwhile, the Home Office should take steps to impress the provincial Magistracy with a due sense of their responsibilities in relation to these revolting crimes.

THE FEVER SHIPS.

FIFTEEN FRESH CASES DIAGNOSED.

Our disclosures with reference to the recent outbreak of "spotted fever" on board his Majesty's training ships at Plymouth have excited widespread indignation and alarm. We now learn that the two cases which were under observation at the date of our article have been definitely diagnosed as cerebro-spinal meningitis. There have thus been six actual cases of fever—two of them fatal—and we have excellent authority for stating that fifteen other lads have been found with premonitory symptoms of the dread disease. It is thus by no means certain that the tale of disaster is yet complete. Meanwhile, we await an official pronouncement upon the scandalous conditions which it has been our painful duty to expose.

Have you secured Your Seat for the Boxing Contest?

DESERTED IN DEATH.

PANEL DOCTOR IGNORES REPEATED SUMMONS.

The ingratitude of the poor is a favourite theme with a certain type of social theorist, and wonder has sometimes been expressed that the working-classes should for the most part have failed to appreciate the priceless boon of State medical attention. The circumstances surrounding the recent death of Frederick Waters, a gardener, at Barming Heath, Kent, may serve to throw some light upon this perverse attitude of mind. At the instigation of a relative an inquest was held, when the facts were fully investigated by the County Coroner and a jury. It appears that Waters, who had not previously enjoyed medical attention, was taken ill on a Friday, and by the following Monday morning he had become so much worse that his panel doctor was summoned. Finding the patient exhausted by severe attacks of sickness with diarrhœa, the medico prescribed some physic, together with certain strengthening articles of diet. He does not seem to have promised a second visit, but he requested the wife to keep him apprised of her husband's condition and to send for more medicine upon the exhaustion of the first supply. The later developments of the case were well described in a letter to the Coroner from the dead man's brother, and as the accuracy of this communication was not disputed by the doctor, we venture to recall its actual terms:—

> On Tuesday, my brother's condition became much worse—in fact, so serious that at seven o'clock it became necessary to send an urgent request to the doctor to come and see him. The doctor, however, did not comply, but said he would call in the morning. At ten o'clock it became apparent to those friends who were at the house that my brother was dying, and another urgent request was sent, but again the doctor refused to come, and at 11.50 my brother passed away. The doctor was immediately notified, and he said he would give a certificate in the morning.

These statements were confirmed by several witnesses, but in justice to the doctor it is essential that due weight should be given to his version of the affair. As we have said, he does not appear to have contested the principal facts alleged in the complaint against him. The salient points of his sworn testimony may be summarised thus:

> On the Tuesday evening a messenger came when he was in the middle of his surgery work, with a request that he should call on deceased, as he was very bad. A few minutes earlier he had been asked to go and see a child with measles and pneumonia in another part of the town. The surgery hours were from six to eight, so that he could not go to either until after eight o'clock, and then he went to the child. Some time after eleven the messenger came again, and he sent him back to obtain a written statement, saying in what way the deceased was worse, the motive being that it was just conceivable that he might send relief and thus avoid personal attendance. He did not anticipate that the patient was dying. Had he done so, he would have visited him.

No comment could emphasise the candour of these admissions. In a further burst of confidence the doctor explained his views of the responsibilities of a panel practitioner towards dying patients:

> It was a very nice idea that doctors ran about to please patients' relatives, but primarily their work was treating the patients themselves. If they could not do the patients good, they did not run into people's houses unnecessarily. If he had gone when requested he could have done absolutely nothing for the man.

After hearing independent medical evidence showing that no amount of skill or attention could have averted the death of the patient, the jury returned a verdict of "death from natural causes" without comment upon the conduct of the doctor. We have no desire to rush in where a County Coroner and twelve honest jurymen have feared to tread, but we think it right that the episode should receive the fullest publicity. It is as well that the public should know just what it means to die under the gentle auspices of a watchful State.

In his various flowery descriptions of the benefits which would accrue to the working-man when the era of State medical benefits dawned, Mr. Lloyd George said nothing as to the likelihood of the occurrence of such cases as we have described above—to give him his due, he was doubtless unaware that such things would happen. The frequency of these scandals shows, however, the urgent necessity for revision of the regulations.

A GASSY GRIEVANCE.

THE TALE OF THE POOR MAN'S METER.

The penny-in-the-slot gas meter system has doubtless proved a boon to the small house-holder, but in one particular its operation has been attended by considerable friction. Automatic meters are constructed to register the actual quantity of gas consumed, without reference to the number of pennies which have been used. As long as the mechanism is working properly there will, of course, be an exact correspondence between the figures on the dial and the value of the coppers in the body of the meter. In practice, however, these contrivances are by no means immune from derangement, and once they are out of order none but an expert can decide whether the money or the dial indication represents the quantity of gas which has, in fact, been consumed.

Anxious to surmount these difficulties, certain Gas Companies have adopted a somewhat arbitrary rule. They have decreed that in all cases the index figures shall be accepted as conclusive evidence.

Upon a correct reading of this regulation it would, of course, be the duty of the collector to hand back any pennies in excess of the registered consumption, while in the event of a deficiency he would be entitled to demand the full value as shown upon the dial. We have no reason to suppose that the rule has been unjustly applied, but it obviously affords no guarantee against unfair charges. This view of the matter has frequently been urged upon the Companies, but they apparently have no intention of abandoning their illogical position. The following letter, from one of the largest of them, was recently addressed to a Westminster reader:—

> I am in receipt of your letter, and beg to inform you that in accordance with the conditions under which gas is supplied by automatic meter, all consumers are held to be chargeable for the actual quantity shown by the index to have been consumed. The cash collected from your meter was found to be insufficient to pay for the quantity of gas consumed, and the balance of the deficiency amounts to ninepence. The meter has since been overhauled and left in correct working order, and the company have no alternative but to look to you for payment of the account rendered.

Our informant assures us, from his own careful observation, that he has paid for every glimmer of gas consumed, and he attributes the deficiency solely to the faulty working of the meter which, as will be seen, is frankly acknowledged by the Company. The discrepancy is trifling, but, as he says, it is the "principle of the thing" which he is disposed to contest, and his present intention is firmly to resist the demand. Should he persevere in this determination we fancy he will be on strong ground. He informs us that he has no agreement with the Company, and we believe this to be the position of a considerable proportion of "penny-in-the-slot" consumers. Prepayment is of the essence of the scheme, and in the absence of a clearly defined contract the Courts will be slow to award more than the amount of the accumulated pennies.

THE HIRE-PURCHASE SYSTEM.

HOW GERMANY DEALS WITH IT.

The following is an extract from the German Law (May 16th, 1894) in reference to Instalment Purchases:—

If, in the case of a hire purchase contract the seller has reserved for himself the right to cancel the agreement if the buyer does not fulfil his part of the contract, each party is obliged to recompense the other, as far as the other has fulfilled his part of the contract. Any stipulation to the contrary is void.

The buyer has to indemnify the seller for all outlays and damages caused by the buyer or any act for which he is responsible and for the use of the goods.

The stipulation of any fine to be paid by the buyer is subject to revision by the Court.

The stipulation that default on the part of the buyer in the payment of instalment has the consequence that the balance of the money at once becomes due is only binding if the buyer is at least two instalments in arrear, and the amount of the arrears is at least one tenth of the purchase consideration.

This week—Kempton Park Racing Contest. £150 again offered. See page 36.

"JOHN BULL'S" WEEKLY CINEMA.

BULL-DOGGEREL RHYMES BY "THE BOW-WOW."

• PEACEMAKERS •

Though widespread war now brings dismay,
We know this of Sir Edward Grey:
Whilst chance there was he did not cease
To struggle to preserve the peace.

• THE CUP THAT CHAIRS •

Scots wha' hae' at Bisley shot
Excusably put on the pot,
For the King's Prize this year goes
To one who wears the tartan hose.

• CATCHING A TARTAR •

Don't think that harmless-looking men
Cannot be "nasty" now and then,
Else you may meet, like Henry Russell,
Some Harry Williams in a tussle.

• THE BUSMAN'S HOLIDAY •

The 'busmen's pleasure was complete
In giving all those "kids" a treat;
If *they* can put their pennies by
For such a thing, can't you and I?

• SUSPENDING THE SCAPEGOAT •

We think 'twas rather rough on Harrell
The Scapegoat to be made by Birrell,
Before 'twas proved up to the hilt
That his was the undoubted guilt.

A GOODWOOD DEAD-HEAT

The dead-heat caused a great sensation,
And the objection consternation;
In short, this year the Stewards' Cup
The Goodwood Week much livened up!

A BURDEN LIGHTENED.

THE CRIPPLES' THANKS FOR THE CHAIR.

In April last we appealed for funds for a self-propelling chair for a cripple. The lad, although 20 years of age, was only 3ft. 6ins. high, and whenever he went out of doors his mother had to carry him. Our readers found the cash, the youth was measured for his chair, and here is a letter from a lady who takes an interest in the case:—

> I have just come from———— and feel that I must write to you about your kindness to him. He tells me he has written telling you how very grateful he is for it. I wish to offer you my most sincere thanks for all you have done for him. It is certainly a splendid chair, fits him exactly, and is in every way the most suitable he could have, besides being beautifully made and every care having been taken to suit him. He finds it a great comfort, and has used it ever since its arrival, and hopes to go out directly he gets suitable clothes. I am anxious to let you know how great a boon it is to him; it has made his life seem full of new interest, and will do so more when he gets out. He also feels the delight of being independent, able to push himself about and not be a trouble to others, and relieve his mother from having to carry him. I always go on Tuesdays and Saturdays to see him, and he comes into the shop to see me in his chair, instead of my having to go into the kitchen.

In addition to the chair, there were a few sovereigns to make the lad happy in other ways. It is naturally a source of great gratification to us to hear that our efforts have resulted in permanent benefit to such poor suffering creatures.

THE JOY OF SLEEP.

[Dr. Lipinska, a distinguished Polish lady, says we do not cultivate sleep sufficiently; there would be more joy if we trained ourselves to sleep.]

The sturdy snorer, slumb'ring in the Park,
Rejects the lady scientist's remark,
His oblivion is both long and deep;
At least he cultivates the cult of sleep.

Stretched in complete abandon of repose,
All the whole day he does far more than doze;
Wrong is the statement that he has not trained
Himself to find the joy by slumber gained.

Can man sleep more? Recumbent on the ground,
Through the hot day he sleeps the clock right round;
Waking for food alone, to eat his fill
Ere lying down again to slumber still.

Reproach him not. He takes his beauty sleep
Though kingdoms totter and though nation's weep;
Beauty should be his lot, yet by some whim,
'Tis not apparent on the face of him!

RICARDO.

Result of our Stewards' Handicap Contest. See page 28.

A POSTAL POINT.

WHO SHALL PAY FOR OFFICIAL BLUNDERS?

It has long been regarded as settled law that no action can be brought against a Minister of the Crown in respect of the negligence of subordinate officials. In the case of the Postmaster-General this rule has received statutory confirmation, and its inelastic operation has frequently occasioned grave injustice. It is highly anomalous that a Department so intimately associated with the commercial life of the nation should thus be placed above the law, and unusual interest therefore attaches to a recent judgment of the Irish King's Bench Division, in which the supposed immunity of the postal authorities was sharply called in question. As frequently happens in test cases of wide moment, the facts were of slight intrinsic importance. A cattle-dealer had telegraphed an order for the purchase of a number of calves at £4 5s. a head. By an error on the part of an operator the figure was altered to £5 5s., with the result that the buyer was several pounds out of pocket on the deal. He had sought to recover his loss from the sub-postmaster who had accepted the message for transmission, and a County Court Judge had decided in his favour. By way of appeal the matter came before a Divisional Court, and their Lordships had no hesitation in affirming the judgment of the Court below. The sub-postmaster was ordered to pay full compensation upon the ground that "as a public officer he was liable for any injury resulting from his negligence."

It is the habit of English lawyers to receive the decisions of the Dublin Courts with considerable reserve, and it is by no means certain that our own judges will follow the lead of their Irish brethren. In this instance, however, the manifest equity of the decision should entitle it to respectful consideration, and we shall welcome a more conclusive pronouncement upon its legal aspects. By a coincidence, a Croydon reader was involved in a similar dispute with the Post Office authorities at the moment of the Irish appeal. He had already received the following letter from the local Postmaster:—

> With reference to your letter, I am directed to inform you that, as stated on the back of the telegram forms supplied to the public, the Postmaster-General is not liable for any loss or damage which may be incurred or sustained by reason or on account of any mistake or default in the transmission or delivery of a telegram. It is regretted that your request for compensation cannot, therefore, be entertained.

Our friend was fain to "make the best of a bad job," when he chanced to notice a newspaper report of the Dublin proceedings. He promptly forwarded the cutting to the Postmaster, with a request for the re-consideration of his claim. This was altogether too much for the local officials, who at once referred the matter to the supreme authorities in London. In due course the complainant received, from the Secretary's Department of the General Post Office, a letter chiefly notable for its sublime disregard of the simple point at issue. It ran:—

> With reference to your letter addressed to the Postmaster of Croydon, I am directed to inform you that, as previously stated, the Postmaster-General is immune from liability for loss arising from telegraphic irregularities, and that he is unable to entertain your claim for monetary compensation. Parliament has, in fact, placed no funds at his disposal out of which such compensation could be paid, even as an act of grace.

Obviously it was not upon the liability of the Postmaster-General, but upon that of the local Postmaster that the applicant had desired an expression of opinion. Should the decision of the Irish judges be upheld in the English Courts there will be an end of the immunity hitherto enjoyed by the Post Office authorities, unless Parliament, in its unwisdom, should protect subordinate officers from the legal consequences of their defaults. We have no wish to be hard upon public servants, but justice imperatively demands that someone shall be liable for their delinquencies. The precise adjustment of responsibility is a matter between the Department and its staff. Too long have the public been compelled to "grin and bear" losses occasioned by the gross carelessness of subordinate postal officials. Such negligent servants should be made to smart in their pockets—but we are afraid Mr. Hobhouse is not the man to permit so necessary a reform.

THE TALE OF A CONVICT.

HOW JACK MORRIS WAS HARRIED AT BLACKPOOL.

A few days ago a man named Jack Morris was charged at Blackpool with obstructing the thoroughfare in Talbot Road, and was bound over for six months on promising to leave the town. There was no real substance in the charge at all. The police knew the man's record, they did not want him in the town, and keeping their eyes on him they took the first chance they got of gathering him in. Naturally, in such circumstances, Jack Morris has his point of view as well as his grievance. As a "human document" he is certainly interesting reading. "I, Jack Morris," says he, "wish to put my case in front of you, to see if you could advise or help me in some way or other. I am 24 years of age. I was in prison in 1910 and discharged 1913, April 9th, in Parkhurst convict prison. I have been getting a honest living since then last year. I went to report myself at Manchester, and was kept one day at Oldham and was discharged as I was the wrong man they wanted. I had 12s. worth of flowers and they were spoilt, and they gave me 1s. for my fare to Manchester. I spoke to the police about my flowers; they said to me: 'You have 18s. on you and we cannot do anything for you.'

"Last Saturday, July 11th, I was selling rock in the streets here in Blackpool and was arrested for obstruction, and kept at the station till Monday morning, and the bench bound me to leave the town, and I only had 3s. 6d. on me, so I am still stopping. They stopped me from an honest living; I cannot even sell papers as they will book me for shouting. They will not grant me a licence, and they almost drive me back to prison.

"Since I was 9 years old I have been in and out prison for picking pockets. I have made up my mind to go straight but what am I to do as I cannot work as I have a weak heart. I am a native of London. I enclose a cutting out of the Blackpool paper for you to see. I am stranded here as I cannot hawke, so I want you if possible to try and get me a licence to work the gardens."

We are not at all clear what "working the gardens" means, but if Morris is still at the address from which he writes us and will communicate with us again we will give him an honest start. The police are (as a rule) too hard in their attitude towards such men. A discharged convict has to live somehow. It is obvious that if he is not allowed to try and get an honest living he will try and get a dishonest one. As long as he keeps honest, then, why do not the police help him instead of seeking an opportunity to trap his feet again on trivial pretexts? It is bad as policy and worse as justice.

PITY THE POOR EDITOR!

GEMS FROM OUR LETTER BAG.

"I am writing to yow if you Let me have 50£ on Saturday by first post please I will by 20 you book week by week and not if not i win anything I will not have it that will be like paying you want it I want give up bying you book and if I win anything I will not have it that will be like paying you I will see you abte the ans Please not for get me will you I not for get you Please sir hope you want for get me on Saturday. You can put mi name in you book and i will Let you hav 5s. a week as well and I have not have anything won I want give up bying you book. Writ to me please."

SECOND LETTER.

"Will you Let me have £30 on saturday pleased by first post on saturday please by first post on saturday please I will pay you week by week up to it pay I am one of your persons not for get me and I no for get you please sir I hop you let me have that first post on saturday. Please write to me."

"Seeing that you answer so many questions for your readers. I am asking your help Via. I have got to write to my best girl .... in one of her letters at the bottom of a little verse she had the letters P. T. D. As I do not know what they mean I asked her when within arm's length, but she would not tell me so that has made me all the more anxious A reply through your popular paper will oblige.'

"Bullets," the best-judged Word Competition—with most prizes. See page 34.

"DO AS I TELL YOU"—AND AS I DO?

HUGH HENDERSON'S HAPPY IDEA.

An advertisement of the "£2-a-week-made-in-spare-time" type recently attracted the attention of some of our readers. They applied for particulars, and received in reply a letter from one Hugh Henderson, of 76, Brixton Road, S.W., which commenced by stating that business could be conducted by correspondence only. In view of the circular that follows, the stipulation strikes us as being something in the nature of a wise precaution:

> In reply to your favour of yesterday's date, I beg to state you can make £2 weekly at your own home by devoting one or two hours to the work daily. I devote evening time, but it is immaterial as long as you perform the light task daily. The work is simple, and can be carried out by any ordinary person. There is no canvassing, and *you do not rely upon me for payment.*
>
> You simply do as I tell you and your cash for your work will be returned through the post. It is merely postal business. The only tool you require is your pen. I send you particulars of the rest of this *uncrowded profitable business* that will bring you in £2 weekly by spending an hour or so on it daily. If this should interest you and you have spare time that you wish turned into money, write me enclosing a small fee of 2s. 6d. for covering cost of time and advertising, when I will immediately supply you with the way of *how £2 weekly can be made at home in spare time as it is being done by myself.*

A brief analysis of Hugh's ingenious effusion provides matter for interesting thought. "You do not rely upon me for payment" is a naïve and delightful touch. "You simply do as I tell you." Exactly: only a simpleton would—at any rate, so far as sending the half-a-crown goes. But the final sentence of Hugh's letter seems to us to suggest that he is a bit of a simpleton himself, for all his smartness. For "2s. 6d. . . . I will immediately supply you with the way of how £2 weekly can be made at home in spare time AS IS BEING DONE BY MYSELF." Therein, doubtless, lies the whole brilliant idea. That is to say, *do as Hugh tells you*—advertise as he does, and then extract 2s. 6d. a head from the simple who respond! And in view of the large number of "gulls" fluttering feebly about Great Britain, we have no doubt Hugh finds his notion a huge success.

THE ORDEAL OF OLD SIXTY.

A TALE OF THE L. AND S.W. RAILWAY.

This is a story of the L. and S.W. Railway, too funny to remain untold. As they advance in age, platelayers are employed at a reduced rate of pay as look-out men to warn the regular platelayers of an approaching train. An old man of sixty, or thereabouts, who has served the L. and S.W. Railway faithfully for nearly forty years, without having once been "on the carpet," was appointed look-out on the main line at considerably lower wages. After he had done this work for some time to the best of his ability, he received instructions to undergo an examination on his knowledge of the rules relating to the duties of the post. He was handed a book containing various questions and answers which he was told to commit to memory. In due course arrived a consequential-looking official who put Old Sixty through an ordeal out of which he emerged triumphant.

Pleased with himself and with all the world, Old Sixty returned to his look-out on the line. Then another cloud broke over the horizon to disturb his dreams of peace. He presently received an order to appear before the Company's Medical Officer and submit to physical overhauling. The only suggestion the doctor made was that he should dispense with garters, which he had worn for fifty years, "otherwise they would ruin him."

Once more Old Sixty settled down to his conscientious labours. Alas for human hopes! One fine afternoon, Old Sixty received notice that he was to betake himself to Waterloo, there to be examined for eyesight. Once more he was proved up to standard. What the next order will be he does not know, but he feels he is pre-destined to further scrutiny before he is through. Whatever his ordeal, we shall put our money on him for a win and a place.

WANTED, A BUSINESS RELIGION!

THE WAR OF THE WORLD—AND OF THE CHURCH.

(By A Progressive Parson.)

At a time when Austria and Servia are flying at each other's throats—when the vast machinery of European diplomacy is whirring, sounding and humming, and Sir Edward Grey is striving to hold back the straining dogs of war; when England is afflicted with a distracting Irish imbroglio, in addition to the risk of suction into the international whirlpool, and the King and his Ministers must be worried almost to death, those Princes of the Church, our leading spiritual guides, the Bishops, are met to discuss a momentous occurrence, declared to have taken place at the "Ragtime" sounding locality, Kikuyu! "Five Archbishops and eight Bishops have assembled in Lambeth Palace to confer on a matter of vital importance to the Church—the Kikuyu controversy. Summoned from all parts of the world, they constitute an Ecclesiastical Privy Council. They are the Central Consultative Body of the Bishops of the Anglican Communion, and they have been called together by the Archbishop of Canterbury. The chief point for consideration is, whether or not the Bishops of Mombasa were guilty of heresy and schism in administering Holy Communion to non-members of the Anglican Church at a conference at Kikuyu—in British South Africa." Prodigious! And in the Twentieth Century! How does it strike the Man in the Street? There can be but one answer. He may refrain from saying "piffle," he may even be too polite to express his thoughts, but what can they, what must they be? It is repugnant to meddle with matters of religion, if it can possibly be avoided, but, as with the Party system, one is forced to say, "What a game it is!"

Let us have a *Business Religion—a Religion that will work*; not a barren system of Rubrics and Forms—but a live, mind-swaying, heart-moving, life-directing religion, founded on Reason, Brotherhood and Love; a religion not occupied with inanities, but with great world problems—the amelioration of poverty and suffering, the expulsion from the world of the devils of Cruelty and Selfishness—a religion that will have no Bishops, and no 39 Articles, but will teach men to do Justice, to love Mercy, and to walk humbly with the great unknown God of the Universe; a religion at which no one shall be able to laugh or scoff, whose teachers shall not be "Devil Dodgers" and "Sky Pilots," and pompous arrogant "Fathers in God"; a religion not of kill-joys, but of joy producers. Then indeed a great step will have been taken towards hastening on the Ideal, with Religion no longer a bug-bear, but a joy.

A CORRECTION.

"BARNSLEY BENEVOLENCE."

An article appeared in the issue of John Bull of the 27th December last, headed "Barnsley Benevolence: A Word with the Mayor and Chief Constable." From this article it might be inferred that Mr. William Goodwarth England (the *present* Mayor of Barnsley) had used his influence as Mayor with members of the Corporation to secure the post of Caretaker of the Harvey Institute (Barnsley) for his son at a remuneration of £90 a year and that Mr. England's son in fact occupied that position. We desire to state that there is no truth whatever in the suggestion, and we frankly admit that Mr. England's son never was a candidate for the post in question, that Mr. England never used his influence to secure the post for his son or for anybody else, and that the article in fact was never intended to refer to Mr. England; moreover, a paragraph headed "Barnsley Benevolence" in our issue of the 10th January was meant to convey this, and as Mr. England objects to it we must say that we are sorry it appeared.

We desire to express to Mr. England our regret that such paragraphs should have caused him any annoyance and have willingly reimbursed him the small expense to which he has been put.

Let "Bullets" Pay your Holiday Expenses. Big Cash Holiday Prizes Every week.

"THE GREATEST OF THESE —."

HUMAN DOCUMENTS.

[On this page every week we publish particulars of human derelicts whose cases, after full investigation, we are able to recommend to the charity of our readers. We are happy to say that in this way we have already been the means of bringing comfort into many a wretched home. All amounts subscribed are duly acknowledged, and no deduction of any kind is made by us.]

349.—SHUNTED!

In the "bad old times" it was incumbent upon their owners to provide for those slaves who through illness or old age had become incapacitated for work. The provision consisted usually of some sort of bare shelter and rough food. We have, however, "progressed" since those days. Here is a case by way of illustration: A poor old fellow, 70 years of age, hobbled into our office the other day. He wanted work. We had none to offer, but the old chap presented such a clean, though worried, appearance that we became interested. For nearly thirty years he was an employee of the Metropolitan Railway. Six years after joining them, he was knocked down by an engine and severely injured about the head. He was carried into hospital, where he remained for five weeks, and was then removed to a convalescent home. In due course he returned to work, but, as he was unfit for his old job, the Company gave him a post as watchman at 25s. for an 84-hour week. He performed his duties faithfully for 22 years, but two years ago he was discharged, receiving a pension of 5s. a week. Upon attaining the age of seventy the Company took away his pension because the old chap became entitled to State aid! The old man has a wife who has been confined to her bed for the past two years with rheumatism, and it is the work of an only daughter to look after her. The rent of the rooms they occupy is 7s. 6d. a week. Can any of our readers find the old chap a job as watchman—he is quite capable? We may say that he lives in the North-West district of London. A little monetary assistance for the old couple would also be a great help.

350.—A SHABBY TRICK.

Our readers will remember that in our issue of July 25th we exposed the conditions existing on plague-stricken training ships at Plymouth, and now we have to record the base treatment of the Admiralty to the mother of one of the lads who met his death on one of the boats. She is the wife of a farm labourer whose weekly wages amount to about 15s., and they have six other children. When the authorities found that the lad was in a dangerous condition his parents were communicated with, and, naturally, his mother took the first train to Plymouth, though she had to borrow the money to do so. She practically remained at her son's side until he died—a matter of about a week. Her expenses amounted to nearly £6—but the authorities allowed her only £2! This is, indeed, adding insult to injury—for not only were the Admiralty, by negligence in housing her son on an insanitary old hulk, responsible for his death, but they actually deprived his mother of the bare expenses of consoling his last hours. And this is the reward of patriotism! For the dead lad was a little patriot, and, went for a sailor from choice. What an object lesson for other country lads! Surely, of all the mean acts of officialdom, this takes some beating. Our readers, we feel sure, will step in and see that this poor woman is set right, for her trip to Plymouth has put her in debt, and her grief is added to by the worry this entails.

Can any Reading reader offer outdoor employment to a married man, well on the way to recovery from consumption? He has seven children depending upon him. We shall be pleased to forward his name and address to any likely employer.

We shall also be glad to hear of a situation for a butcher, a married man, who after serving his time was with one employer for two years and another for three. He then opened for himself, but has been compelled to discontinue on account of dear markets. His character will bear every investigation, and all he asks is a living wage.

SUBSCRIPTIONS.

We have received the following, which we have duly forwarded to the subjects of the "Human Documents" named:—

341.—"Old Stager," 5s.

343.—H. E. W., 1s.

345.—T. B., 2s.; X. Y. Z., 5s.; A. W., 2s. 6d.; "Ki.," 1s.

346.—"Belgrave," 4s.; A. B. C. W., 1s.; "A Thankful Chap," 2s.; "A Royal Marine," 2s.; "Little Tina," 1s.; "A Working Woman," 1s.; S. J. S., 6d.; H. C., 10s.; W. H. P., 7s.; B. M. A., 5s.; F. P., 1s.; F. B. W., 2s. 6d.; M. C. S., 5s.; T. W., 5s.; H. J., 10s.; "Lieu," 1s. 6d.; "For Doris's Sake (G. A. E.)," 2s. 6d.; O. I. G. D., 5s.; "Systemite," 1s.; "Lungy," 5s.; W. B., 3s.

347.—D. M. C., 2s. 6d.; "Walcot," 1s.; H. R., 1s.; "Lieu," 1s. 6d.; "Elston," 1s.; "Stead-Trade," 2s. 6d.; W. B. J., 5s.; "For Doris's Sake, (J. E.)," 2s. 6d.; Anon., 1s.; T. J., 1s.; "John," 2s. 6d.; "Little Johnnie," 8s.; A. E. I., 2s.; "Rita," 2s.; A. P., 5s.; "A Thankful Chap," 1s. 6d.; H. N., 3s.; A. T., 8d.; "Little Tina," 1s.; "A Working Woman," 6d.; J. N., 2s. 6d.; T. W., 5s.; M. L., 5s.; "Sturton," 1s.; whilst F. J. H. is re-tyring gratis the wheels of the bath chair.

348.—"Ivy Mary," 1s. 6d.; "Holiday," 2s. 6d.; "A Friend," 5s.; "A Thank-offering," 4s.; I. Mc C., 1s.; H. W., 1s.; F. F., 10s.; H. C. E., 1s.; M. Y., 1s.; B. H., £1; G. T., 1s.; "Heredity Rotter," 6d.; "Assistant," 1s.; M. S., 1s.; "Staff, R.A.G.C.," £1; "Shorty, Chick and Mac," 1s. 6d.; R. V. G., 2s.; Parcel, Mrs. A. H.; W. W., 5s.; "Solomon Moses," 10s.; Mrs. J. L. M., £1; W. K., 2s. 6d.; E. E. C., 1s.; "Jersey," 5s.; S. M. W., 10s.

From an anonymous reader we have received a box of toys, which we have forwarded to a poor woman who has several children.

We have also received the following for the poor man referred to in our last issue under the heading of "Betrayed by a Bunion": "Ivy Mary," 1s. 6d.; E. L., 1s.; E. M. H., 3d.; J. E. S., 5s.; G. B., 6d.; R. V. G., 5s.

Mr. F. C. Bayliss, the winner of the £500 prize in our 92nd "Bullets" Competition, has kindly sent us £5, which we have divided between "Human Documents" Nos. 346 and 347.

We have allocated £1 from O'Brien's Grand National Sweepstake Charity Fund to a woman whose husband is undergoing a term of penal servitude, expiring in a few weeks—she is naturally anxious to see him beforehand, in order to arrange for his future; we have also allocated from the same Fund £5 to "Human Document" No. 348, and £4 to No. 341.

From the John Bull Football Cup Sweepstake Charity Fund we have divided £10 between "Human Documents" Nos. 336 and 337.

COLLECTING BOXES.

LONDON.—Mr. W. Carlton, "Antelope," 48, Weston Street, Bermondsey, S.E., 1s. 5½d.; Qr.-Mstr.-Sergt. Smith, 22 Battalion, London Regiment, "Queen's" Drill Hall, Bermondsey, S.E., 8s. 2d.; Mr. F. Shields, "The Cricketers," Newington Butts, 1s.; Mr. F. E. Clarke, "The Castle," Old Kent Road, S.E., 1s. 9d.; Mr. E. H. Westley, "Lord Lyndhurst," Lyndhurst Road, Peckham, S.E., 1s.; Mr. C. McCarthy, Messrs. Garcia, Jacobs and Co., Langley Street, Covent Garden, £1 8s. 3½d.; Messrs. Sydney Smith and Son, "Clayton Arms," Kennington Oval, S.E., 1s. 10½d.; Mr. F. Huggins, "Brunswick Arms," Stamford Street, S.E., 2s.; Councillor E. L. Franklin, "Queen's Head," 48, Broad Street, Albert Embankment, S.W., 1s. 9d.; Mr. J. C. Downey, c.o. Messrs. Taplow and Co., Whitehall, Leytonstone Road, E., 7s. 10d.; Mr. A. E. Gilbert, "City Arms," Devons Road, Bow, 2s. 2d.; Mr. E. Underwood, "Bromley Arms," Fairfield Road Bow, E., 1s. 1½d.; Mr. A. Standbrook, Old Clay Hall, Old Ford Road E., 1s. 3d.; Mr. E. Pulman, 8, Burdett Road, Bow, E., 1s. 3d.; Mr. A. Johnson, "Distillers Arms," Hancock Road, Bromley, E., 1s. 5d.; Mr. V. Wrigglesworth, Aberfeldy, Poplar, 2s.; Mr. E. C. Gilforth, "King's Arms," 357, Cable Street, Stepney, 1s.; Messrs. Mace, Rainbow and Stone, 23, Leman Street, Aldgate, E., 2s. 6d.; Mr. H. Lee, "Copenhagen," 184, Salmons Lane, Limehouse, 2s. 3½d.; Mr. H. Arnold, "City of Canton," 2, Upper North Street, Poplar, 1s.; Mr. H. Ash, 156, Weston Street, Bermondsey, 1s. 3d.; Mr. P. Ellis, "Crown and Sceptre," Woolmore Street, Poplar, E., 1s. 3d.; Teddy Bear, "The Angel," High Street, Bloomsbury, 1s. 0½d.; Mr. Albin Pink, "The Bell," 136, High Street, Shoreditch, E., 1s. 1½d.; The Manager, Charing Cross Hotel, W.C., 2s. 3d.; Mr. F. Costa, West End Hotel, Coventry Street, W.C., 1s. 10½d.; Mr. J. Copestake, The Professional Chauffeurs' Club, Knightsbridge, S.W., 8s. 3½d.; Mr. L. J. Brown, "The Sadlers," Swallow Street, 1s. 1½d.; Mr. F. L. Williams, 56, Nimrod Road, Streatham, 2s. 1d.; Mr. G. Henwood, 61, Goodge Street, Tottenham Court Road, 1s. 10½d.

Total: £4 3s. 2½d., which we have allocated as follows:—£1 to No. 344, £1 to No. 345, £1 to No. 346, and £1 3s. 2½d. to No. 347.

For odd moments at home or away—"More Tabloid Tales" 1/- net. By Louise Heilgers.

IN THE BOWELS OF THE EARTH.

THE R.S.P.C.A. INSPECTION.

Scene I.—*Manager's office on surface of the Pluto Colliery Company. Time, 8 a.m. Present day. Enter* Manager, Mr. Coleman.

Manager (*to Clerk*): Morning, Johnson. Anything special?

Johnson (*handing letters*): Yes, sir. A letter from the R.S.P.C.A. Inspector advising us of his visit to the colliery to-day at ten o'clock, sir.

Manager (*rubbing hands*): Ha, ha! that's good. Gives us just two hours. Plenty of time to get things shipshape. What fools these inspectors are! Ha, ha, ha!! Get on the telephone, Johnson, to Jimmy the ostler.

Johnson (*at telephone*): Hullo, hullo! Is that you, Jimmy? Right-o, hold on a bit, the boss wants you.

Manager (*at telephone*): Hullo, Jimmy. Good. The R.S.P.C.A. Inspector is paying a visit to-day at 10 o'clock. Get all the old horses out of the stable and tell the fireman to have them taken into that disused level off No. 1 heading, and wall them up temporarily. If you've any horses working in an unfit state, get them back into the stable and hang the "Not to be worked" boards over their stalls. Send word into the workings to the hauliers to keep their eyes and ears open and to refrain from sweating the horses, and remember, Jimmy, if you're asked, *no horse works more than one shift without rest.* That'll do now. I shall be down at nine o'clock. (*Hangs up receiver and turns to clerk.*) I shall go down the pit about nine, Johnson, to see that all is right. By the way, you need not let Mr. Inspector know I had his letter. Lead him to think I had descended before his letter was delivered. I'm off to breakfast now and shall not return to the office until Mr. Nosey Parker ascends the pit. (*Exit Manager, laughing.*)

(*One-and-a-half hours elapse.*)

Inspector (*entering office*): Good morning! The manager about?

Johnson: No, sir. He's down the pit. Been down since the shift started. May I ask your business?

Inspector: Certainly. My card. (*Hands card.*)

Johnson (*reading*): Mr. Bloodstock, Inspector, Royal Society for the Prevention of Cruelty to Animals.

Inspector: Yes; I wrote advising Mr. Coleman of my visit, but if, as you say, he has been down the pit since six o'clock, he has not yet received my letter.

Johnson: He has not, sir. I will escort you to the lamp room and give instructions to the banksman to allow you to descend at once. (*Goes to lamproom, secures lamp for inspector, and after giving the necessary instructions to the banksman rushes to office.*)

Johnson (*at telephone*): Hullo, hullo! Is that you, Mr. Coleman. The gentleman you expected has arrived and is waiting to descend. Yes, yes. . . . I told him you had been down since the commencement of the shift and had not seen his letter. He took it all in. Look out, the signal has been given to lower. (*Hangs up receiver.*)

Scene II.—*In the bowels of the earth. As Mr. Bloodstock emerges from cage he is met by the manager.*

Manager (*extending hand*): Ah, good morning, Mr.—?

Inspector: Bloodstock. I'm sorry you did not receive my letter advising you of my visit. Quite an oversight on my part, I assure you. I should have posted it earlier.

Manager: Don't apologise, my dear sir. Come into the lodge while your eyes get used to the light. (*They enter the lodge at the pit bottom and remain in conversation—political—for a few minutes.*)

Manager: What part of the colliery would you care to visit first?

Inspector: Oh, the stables, of course. As a rule I can judge the treatment meted out to the horses by a look at the stables.

Manager: Come along, then. Without boast, I can safely say that the stables of this colliery are unequalled for cleanliness and comfort. (*They reach stables.*) You will find one or two horses in the hospital, as it were. Just a little scratch or two caused by rubbing against the low top in places. But you will see that we have great consideration for our horses. We do not allow them to work if they have the slightest thing the matter with them.

Inspector: It is very thoughtful on the part of the directors. I see the walls are kept beautifully limewashed. Quite fresh, too.

Manager: Yes, strange to say this happens to be the day for limewashing the stables. I trust, however, everything is in perfect order.

Inspector: Perfect, indeed.

Manager: We will now go into the workings.

Inspector: There is no need, I think. If you will conduct me to the surface and to your office I will fill in the official report of my inspection. By the way, I have often thought I should like a day's rabbit or pheasant shooting in these parts, and if it could be arranged I shall be deli——

Manager: Arranged? Nothing easier, my dear sir—nothing easier. Let me know when you are coming this way again, and, if it does not happen to be the close season, I promise you a good day's sport.

Inspector: But the inspection?

Manager: Rests with yourself, dear boy. Everything will be as you found it to-day—all right. It will take next to no time to fill in the reports and then—heigho, a day on the mountains!

Inspector: Thanks, I shall be deli——

Manager: Don't mention it, I pray. (*Both enter cage after performing the wonderful feat of examining* 350 *horses and walking over four miles in fifteen minutes.*)

Scene III.—*Same as Scene I. Enter* Manager *and* Inspector.

Manager: Johnson, R.S.P.C.A. report book, please. Thanks. There you are, Mr. Bloodstock.

Inspector (*takes book*): Thanks. (*While filling in report reads aloud.*) I found the stables in a thoroughly clean condition. Several horses with small scratches were resting and being treated for same. *In the workings the horses were in excellent condition and kindly treated. I saw no cruelty whatever. There were no horses in the pit that could be classed as unfit for work.* The feeding was exceptionally good and of clean fresh water there was plenty. Great praise is due to the officials of the colliery for the general condition of the horses working in the mines." (*Turns to manager.*) How's that, Mr. Coleman.

Manager: Very nice indeed. (*Aside.*) I say, I like that part about "*in the workings.*" (*Nudges inspector—both laugh.*)

Inspector: Regarding the shooting party, I supp——

Manager: Everything will be all right, dear chap. I will let you know the best time for a day's sport, and . . . Ha, ha, ha! Good-bye.

Inspector: Good-bye. (*Exit inspector.*)

Manager: Good-bye. (*Sotto voce.*) And a—G.B.S.—good riddance. (*Rushes to telephone.*) Hullo, hullo! Jimmy. Send those—G.B.S.—horses from the stables into the workings at once. What? Never mind their sores, we're behind in the coal-raising already, and I wanted a—G.B.S.—record to-day. Get those—G.B.S.—old crocks from the heading and make them work two shifts off the reel. They've had a—G.B.S.—good rest. Take down the "Not to be worked" boards and keep them handy. Send word into the coal face to the hauliers to smarten up their horses a bit more. What's that? Most of them have worked two shifts! Never mind if they've worked four, they've got to work this one. Besides, who's to know if you keep your—G.B.S.—mouth shut? But I tell you this much, if you don't keep your—G.B.S.—mouth shut, you'll get the—G.B.S.—sack. So take care. (*Hangs up receiver, lights cigarette, and goes to luncheon.*)

Have you secured Your Seat for the Boxing Contest.

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CANDID COMMUNICATIONS.

[This page is devoted to Open Letters to Celebrities, Notorieties, and, occasionally, Nonentities.]

To His Grace the Archbishop of Canterbury, Lambeth Palace, S.W.

My Lord Archbishop,—I have just noticed an allusion to the affairs of your clergy which, I think, will be as interesting to you as it is to me. Under the presidency of your right reverend brother of Southwark, the annual meeting of the Poor Clergy Relief Corporation was recently held. It was then stated, upon his Lordship's unimpeachable authority, that during the past year no less than 753 grants from the funds had been made to needy clergymen and to the widows and orphans of such. No expressions of mine could emphasise the unmistakable testimony of these figures, but I may perhaps be permitted to recall the words of the Bishop. "Two thousand cases," he said, "had come before them of persons who, without thought of self, had been working courageously for others and were suddenly confronted with difficulties, trials and sickness which, in some instances, amounted almost to tragedy." The succour of these battered warriors of the Cross is left to the caprice of private charity. And this, my Lord Archbishop, in "the richest Church in Christendom," of which you are a mitred prince. Upon your right reverend and archipiscopal conscience, what have you to say? John Bull.

To the Right Hon. Viscount Gladstone.

Dear Lord Gladstone,—Upon your departure for South Africa four years ago I was among your heartiest well-wishers, and now that you have returned to us I hasten to send you greeting. I am convinced that, in all you have done, you have been animated by a high sincerity and by a rectitude of purpose which has known no ulterior aim. You have frequently been made the butt of censure which might more properly have been directed to the conduct of your Ministers, or to the pusillanimity of the Imperial Government; and I venture to predict that when recent events in South Africa are viewed in historical perspective, you will be found worthy of greater praise than so far you have received. In this belief I bid you welcome home. John Bull.

To Lord Gorell, House of Lords, S.W.

My Lord,—I regret that, owing to the archaic anomalies of our legislative procedure, your Divorce Law Reform Bill, which has been read a first time in the House of Lords, can make no further progress this Session. I am glad to note, however, that it has received a wide measure of support and, for what it is worth, the official approval of His Majesty's Government. You will scarcely need my assurance that there is an urgent public demand for a measure such as you propose, and I sincerely trust you will adhere to your intention of pressing the matter forward in the next Session of Parliament. Meanwhile, by your courageous handling of a thorny and complex problem, you have earned the gratitude of thousands of hitherto hopeless men and women, who may never find a chance to voice their thanks. May their hope and trust sustain you till victory ends the fight. John Bull.

To Sir George Stegmann Gibb, Chairman Post Office Wages Inquiry Committee.

Dear Sir George,—I understand that your Committee will shortly inquire into the Report of a Committee which formerly inquired into the wages of postal servants. I further gather that you will furnish us with a Report in which you will report your views of the earlier Report. You will, of course, agree with me that this is a very silly way of transacting public business, but it is not a bit sillier than a good many other phenomena in our national affairs which you and I could mention if we chose. I write to assure you that your proceedings will enjoy my watchful interest, and I venture to hope that when your labours are concluded and your Report presented, it will not be necessary to appoint a third Committee to find out what you meant to report about the Report of the first Committee. John Bull.

To Mr. David Graham Carmichael, Silk Importer, 66s, Fifth Avenue, New York.

Sir,—Amurric'n tourists in this yar country have gained a shockin' bad name fer layin' hands on what ain't theirn, and yew kin take it from me that it's ben purty well arned. If they ain't plunderin' the dinner tables in British liners of the silver spoons, pepper castors, knives, forks, and serviette rings, they're after sim'lar goods in the hotels; fact is, it ain't safe fer anything tew be lying around loose when an Amurric'n comes to inspect the sights. From what I kin make out you're curry yourself. Arrived in Aar tew worship at the shrine of the late Mr. Burns, the eminent poet, yew did; gazed on the bureau whereat he did them thar great works so that the Scotch might hev an annual excuse fer swimmin' in whusky to remind 'em thet he hed bin alive arter he war dead; wrenched off a brass handle when yew calkerlated nobody war lookin'; vanished in an auto car with the souvenir; got captered at Dumfries and then tried ter throw away the booty; pleaded before the Aar perlice judge thet yew'd bin standin' treat tew a crowd o'brither Scots in honor of yewr Scotch descent; and finally, by a marciful decree of the judge, war let off fer £25, instead of being gaoled fer a month. Waal, sir, I ain't unwillin' in yewr pertikler case tew assume thet when yew annexed the sacrad brass yew war drunk, but a lot of yewr feller countrymen and countrywomen travellin' in this yar land do the souvenir stunt when they're sober. Howsomever, this is tew advise yew thet it won't sarve tew plead drunk agin ef yew're moved tew souvenir a chunk off Westminster Abbey or the Clock Tower. John Bull.

To the Right Hon. Lewis Harcourt, M.P., Secretary of State for the Colonies.

Sir,—Your recent references to the British position in Somaliland will be viewed in many quarters with the gravest concern. It has been evident for some time past that you are insufficiently alive to the perils of a situation which has already involved serious damage to our Imperial prestige—to say nothing of grievous loss of life. You now announce a trifling reinforcement of the Camel Constabulary, which in the judgment of competent critics falls lamentably short of the requirements of the case. It is clear that if we are to maintain our authority in this disturbed area, and to fulfil our obligations to friendly tribes, an efficient military force is indispensable. The chronic inadequacy of our local resources is a standing incitement to the hostility of the natives, and should further disaster occur it will be hard to hold you guiltless. I beg you to give the matter your earnest consideration, with a view to prompt and effective action for the honour of the Flag. John Bull.

To Viscount Kitchener, Field Marshal, K.P., K.C.B., etc., House of Lords.

Dear My Lord,—The disturbing situation in Europe due to the war relations between Austria and Servia is naturally a matter of anxiety to me, and I shall be glad to know without delay whether, in case I have to take a hand in the row, you will accept the command of the British troops whom I shall put into the field—in the name of that *Entente Cordiale* of which you have probably heard? John Bull.

To the Hon. John De Grey, Magistrate, Lambeth Police Court.

Dear Cadi,—Last week—when, in view of the European situation, the Admiralty were urgently recalling our boys of the bulldog breed, on leave ashore, back to their posts in readiness for duty, which might mean death—there was brought before you a stoker in the depot-ship *Vulcan*, charged with splicing the main-brace not wisely but too well. In his pocket had been found a telegram instructing him to return to his ship. Being a patriot in the true sense, that was enough for you. What mattered a sailor's lapse ashore? What though, the previous night, he *had* been found three sheets in the wind, steering an erratic course? In the face of Britannia's call, nothing! "You are wanted on board your ship at once; I shall discharge you," you said. I hope there were cheers in court. Whether or no, there were loud cheers in the editorial offices of your fellow-Britisher, John Bull.

Result of our "Stewards" Cup Contest. See page 28.

THE DRIVING STORM.

THE WAR CLOUDS LIFT FROM IRELAND ONLY TO THICKEN OVER EUROPE.

JOHN BULL'S VARIETY TURNS.

DIS-TANT ECHOES OF THE WAR.

(A Dramatic Recitation.)

Once more the Devil, down below—
  Presuming that there is
A place where naughty people go
  (Its fancy name is Dis)—
Had summoned to his Hall of State
  His diabolic peers,
To meet in a full-dress debate—
  A thing not known for years.

Full-dress debates are known on earth,
  To wit, at Westminster,
When Party spite and vapid mirth
  (But few things else) occur;
When gentlemen in evening dress
  (And little more to boast)
Rise in succession to express
  Vain nothings, at the most.

But down in Dis, full-dress debates
  Are very different things,
For there the Devil and his mates
  Yell till all Hades rings!
They yell their joy at earthly news
  Until they crack their scales,
And flog the floor till they contuse
  The muscles of their tails!

This time the foul conclave had met
  To vent their fiendish joy,
Because on earth the fields were wet
  With blood enough to cloy
Hell's horried taste for human gore,
  And show this Christian age
Is still as savage as before
  Christ's holy pilgrimage.

"'Tis nineteen-hundred years or so,"
  The devils' Chief began,
"Since brother-love commenced to glow
  Within the breast of man;
For nineteen-hundred years since then
  We've trembled for Hell's fate—
But now, rejoice! for mortal men
  Still burn with hellish hate!"

Up rose the second Fiend, and spake:
  "That's scarcely news, I think:
Forgive, if needful, my mistake,
  But did I see you wink?
For never has the fate of Hell
  In the least danger stood,
For did not dogma always spell
  Anger and strife and blood!"

He sat. The Chieftain rose again
  And smiled at the applause,
As devils do when they are vain,
  Which they all are, of course;
"Not only dogma," loud he cried,
  "Has been of help to Hell,
But these Peace humbugs who have tried
  To weave their canting spell!

"The Little Englanders, the Peace-
  At-any-Pricers, too,
Have served, of course, but to increase
  War's chance, 'twixt me and you;
'Tis obvious. Now, hear my charge:
  Don't revel very late,
For Hell, I fear, we must enlarge,
  And put a caulk in Charon's barge,
The next consignment of newcomers to accommodate!"

HARRY APPLETON

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FARROW'S BANK

Incorporated under the Joint Stock Companies' Acts (Limited.)

Annual Report and Balance Sheet,

JUNE 30th, 1914.

Chairman and Managing Director:

MR. THOMAS FARROW.

HEAD OFFICE:

1, CHEAPSIDE, LONDON, E.C.

EXTRACTS FROM ANNUAL REPORT.

The Directors of Farrow's Bank, Limited, have pleasure in presenting to the Shareholders the accompanying Statement of the Accounts of the Bank for the year ended June 30th, 1914.

The net profit, including the balance of £6,664 14s. 5d. from last account, is £37,476 4s. 8d. The Directors have added £7,500 to the Reserve Fund; have paid an interim dividend for the half-year ended December 31st, 1913, amounting to £7,974 3s. 3d., and now recommend the payment of a final dividend of 4 per cent., less Income Tax, which will absorb the sum of £13,637 15s. 1d., making a total dividend of 7 per cent. for the year. The sum of £8,104 6s. 4d., being undivided profit, has been carried forward to the next financial year.

The following Table gives the Credit Balances of the Current and Deposit Accounts, and the total Assets on June 30th in each year, since the incorporation of the Bank under the Companies' Acts:—

	Current Accounts.	Deposit Accounts.	Assets.	Dividends.
	£ s. d.	£ s. d.	£ s. d.	£
1908.	87,625 13 2	78,679 4 5	226,285 17 4	6 per cent.
1909.	114,393 7 10	170,008 3 7	358,300 0 2	6 „ „
1910.	203,973 16 9	350,465 15 6	636,305 6 8	7 „ „
1911.	262,356 13 0	438,940 14 6	875,880 4 7	7 „ „
1912.	294,681 4 1	494,081 8 8	1,031,135 13 2	7 „ „
1913.	336,875 0 3	643,075 17 10	1,277,533 14 4	7 „ „
1914.	397,940 13 0	838,804 17 6	1,649,604 0 7	7 „ „

The recently published Official Return of all Metropolitan and Provincial Joint Stock Banks having a Capital of £1,000,000 upwards, giving the proportion of capital and reserve to liabilities, shows that Farrow's Bank, Ltd., again occupies the first place, with a percentage of 29, as compared with percentages in the other cases varying from 23 per cent. to 7 per cent.

The Bank's Commercial, Stocks and Shares, Investment, Foreign Business and other Departments have largely contributed to the profits earned during the year.

New Branches have been opened at Ilford and Edgware Road, and others are about to be opened at Newcastle, Southport, Halifax and Richmond (Surrey).

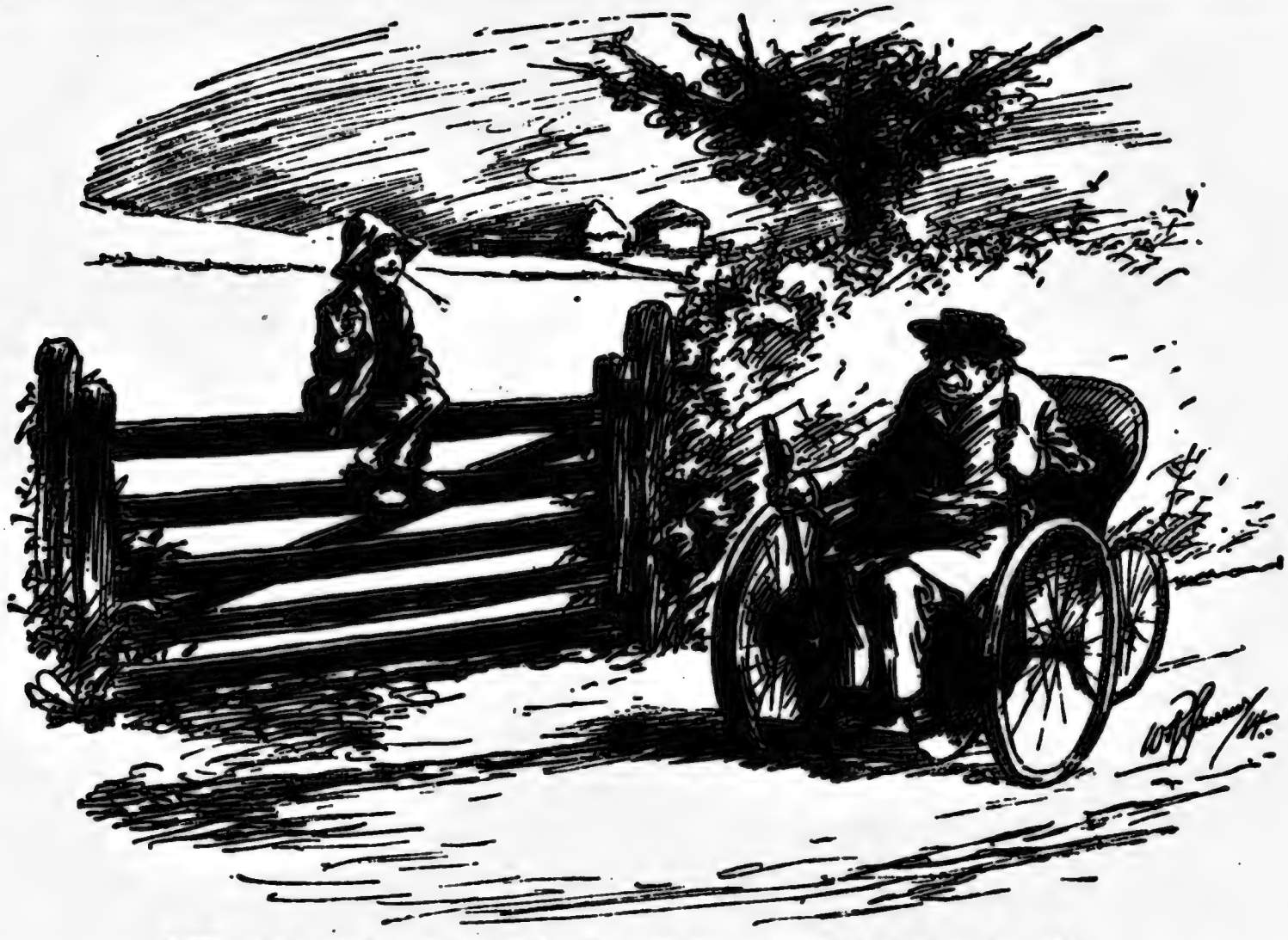
BALANCE SHEET, 30th JUNE, 1914.

LIABILITIES.	£ s. d.	£ s. d.	ASSETS.	£ s. d.	£ s. d.
Capital:—			Cash:—		
1,000,0 0 Shares of £1 each.			In hand and at Bankers	122,613 10 7	
700,000 Shares Issued.			Reserve Fund, Consols (at 75) ..	37,500 0 0	
Reserve Liability, £336,757			INVESTMENTS:		
Amt. called up, £362,834			Consols, Government Guaranteed Stocks, British, Foreign and Colonial Railway Debenture and Preference Stocks, Freehold and Leasehold Properties, & other Investments, less depreciation	550,738 19 9	
Amount paid up ..	353,616 8 8		Advances to Customers; Loans, Bills discounted and other Accounts, after deducting provision for bad and doubtful debts	860,557 6 9	
Reserve Fund (invested as per Contra) ..	37,500 0 0		Bank Premises and Fittings, less depreciation	78,194 4 1	
Current and other Accts.	397,940 13 0				
Deposit Accounts (Subject to Notice) ..	838,804 17 6				
Net Profit (including balance from last a/c) £37,476 4 8					
Reserve Fund, Int. Div., &c., 15,734 3 3					
	21,742 1 5				
	£1,649,604 0 7				£1,649,604 0 7

AUDITORS' REPORT.

WE REPORT TO THE SHAREHOLDERS that in accordance with the provisions of the Companies (Consolidation) Act, 1908, we have obtained all required information and explanations respecting the above Balance Sheet. We have verified the Cash Balances, Bills, and Investments set forth therein. We have also examined the Securities Books and Vouchers of the Bank, and in our opinion the said Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Bank's affairs according to the best of our information and explanations received, and as shown by the books of the Bank.

London, 20th July, 1914. HART & CO., Chartered Accountants. } Auditors.



YOKEL: "Be careful, guv'nor. There be a police-trap round th' bend o' the road."

HEARD ON A BOAT.

TO DIEPPE.

Small Boy: Daddy, wot's that great big ting stickin' up dere?

Father: That's the funnel, laddie.

Small Boy: Wot's it cwyin' so loud for, daddy?

Father: Because the ship is just going to start.

Small Boy: W'y—doesn't it want to go, daddy?

Father: Oh, yes, it wants to go, right enough.

Small Boy: Den, w'y does it cwy? Eh, daddy?

Father: To tell the people to make haste, else they'll be left behind.

Small Boy: Doesn't it want the people to be left behind, daddy?

Father: Of course not.

Small Boy (*excitedly*): Oh, look, look, daddy—the land is going away!

Father: No, that isn't the land going away—it's the boat leaving the land behind.

Small Boy: What's it leaving the land behind for, daddy?

Father: Because we're going to Dieppe.

Small Boy: S'all we see some great big waves, daddy?

Father (*looking rather uneasy*): I—er—hope not. Because it might make you sick.

Small Boy: W'y—is it like chocolate?—'Cos chocolate made *me* tick once. W'ere's mummy?

Father: Downstairs.

Small Boy: What's she downstairs, for daddy?

Father: She's gone to lie down.

Small Boy: But I want a banana, and some chocolate—and—and some bacon like I had for breakfast. I like dipping my bread in the nice fat! Mummy says it's good for me. Wouldn't you like some nice fat, daddy? You *do* look funny!

Father (*sharply*): Don't be silly, there's a good boy. Look, there's a nice sailor leaning against the railings.

Small Boy (*after gazing intently*): What a funny sailor! Why does he keep moving his mouth like that, daddy?

Father (*after a brief but strained pause*): He's chewing tobacco, I expect.

Small Boy: W'y is he, daddy?

Father: Because he likes it, I suppose. I—er—think we will sit down——

Small Boy: Oh, look, daddy! Here comes a man with a basin in his hand!

Father (*gulping*): He's a steward.

Small Boy: Do stewards always carry basins, daddy?

Father (*clutching the rail as ship heaves*): Very often.

Small Boy: W'y?

Father: It—it's their duty.

Small Boy: What's in the basin, daddy?

Father (*swallowing with difficulty*): Wouldn't you like to go downstairs and see mamma? Shall I ask a nice steward to take you down?

Small Boy: But mummy's lying down, you said.

Father: I know. B—but she's g—got the b—bananas.

Small Boy: Oh, daddy, you *do* make me laugh. What a funny way to talk! Do it again, dad—do it again!

Father: Go down to your mother, I tell you, th—there's a good b—boy.

Small Boy (*clapping his hands and jumping*): There, you did it again, daddy! It *would* make mummy laugh!

Father (*with a pathetic effort at sternness*): I say go down to your mother. D—do as you're t—told, there's a g—g—grr—good b—brrr—boy.

Small Boy (*laughing merrily*): Oh, daddy, you are funny! Do it again, and I *will* go down to mummy, I will—*really!*

Father (*grabbing the rail and sighing profoundly as the ship lurches*): Is the stew—steward st—still there?

Small Boy (*looking around with alacrity*): Yes, daddy—the one with the basin. He's looking at us. And there's the sailor making the funny faces with his mouth.

Father: T—tell the sa—sailor to c—come here, there's a g—grr—good b—brr—boy. N—no—I mean the stew—steward. B—be quick. Oh, dear!

Bought "John Bull in Crankyland" yet? If not hurry up. Buy it to-day.

GET THIS PEN

JOHN BULL

Every reader should have one of these splendid Gold Nibbed Pens. They are issued as advertising souvenirs of "John Bull." Thousands are in use, but we shall not be satisfied until every one of our million readers is using a "John Bull." Pen

DON'T PUT IT OFF — DO IT NOW —

Cut out the Coupon on page 2 of cover.

THE MYSTERIOUS MRS. TOUCHWUD

Fascinating Eastern Mascot you have only to touch and demand good fortune.

Everybody knows Touchwud, the mysterious Eastern charm, the Mascot that Her Majesty Queen Alexandra was so delighted with. Her Majesty has had quite a number of them. But even more fascinating, more potent to command good fortune, is the new companion charm, "Mrs. Touchwud." She is immensely fashionable already, and is worn on watch guards, bracelets, bangles, necklaces, etc.

Mrs. Touchwud has a smile conveying immense knowledge, but a light-hearted smile as benefits the purveyor of good luck. Her jewel eyes are wonderful; the more you look at them the more they dance and twinkle. Eastern people say that they protect the wearer from ill-fortune.

IS YOUR BIRTHDAY TO-DAY?

If you or your friend's birthday is to-day, the lucky Touchwud should have Ruby eyes, as you were born in the Zodiacal period of the Ruby—under the influence of Leo. Your good luck starts to-day.

Many people, however, wear the wrong stone as their "lucky" one, simply because they choose it according to the calendar month, and not the Zodiacal month. Here is the correct list, showing the sign and "Touchwud" appropriate for persons born on or within certain dates throughout the year.

LUCKY TOUCHWUD MASCOT, SET IN SOLID SILVER.

	Stone.	Zodiacal Sign.	Dates.
With eyes of	Garnet	Aquarius	Jan. 21 to Feb. 18
" "	Amethyst	Pisces	Feb. 19 to Mar. 20
" "	Bloodstone	Aries	Mar. 21 to Apr. 20
" "	Sapphire	Taurus	Apr. 21 to May 21
" "	Emerald	Gemini	May 22 to June 21
" "	Agate	Cancer	June 22 to July 23
" "	Ruby	Leo	July 24 to Aug. 23
" "	Sardonyx	Virgo	Aug. 24 to Sept 23
" "	Chrysolite	Libra	Sept. 24 to Oct. 23
" "	Opal	Scorpio	Oct. 24 to Nov. 22
" "	Topaz	Sagittarius	Nov. 23 to Dec 22
" "	Turquoise	Capricornus	Dec. 23 to Jan. 20

Read what the Press says :—

MASCOT AND ITS EYES.

Many persons wear "lucky" stones and many wear the wrong one, because they choose it according to the calendar month, and not the Zodiacal month. "Touchwud," the mysterious and popular Eastern mascot can be purchased with eyes of twelve different gems—one for each Zodiacal month.
The Globe, Jan. 31, 1914.

THE NEWEST MASCOT.

The latest Eastern mascot to reach this country is the quaint little man "Touchwud," who is said to be the bringer of good fortune. The Eastern people call it the Holy Charm, because its little head is made of sacred oak, the arms and legs either in gold or silver. In America they are in great demand, especially the gold ones and are worn by thousands of men and women on bangles, watch chains, etc.—*Graphic*.

Mr. and Mrs. Touchwud can be obtained from all the leading jewellers and stores at the following prices:—Mr. and Mrs. Touchwud in silver 1s. 6d. each, 2 for 3s.; in 9ct. gold, 5s. 6d each, the two for 11s.; Mr. Touchwud on a silver bar brooch. 3s.; in 9ct. gold, 15s. each. An illustrated card giving the history and origin of the wonderful Mascot is given with every charm. Should your local jeweller not have the Mr. or Mrs. Touchwud in stock, a postal order for any of the above sent to J. B., The Mascot, Editorial Department, 317, High Holborn, will bring you the luckiest little charm as supplied to Her Majesty Queen Alexandra.

Bull's Eyes.

Notes of Interrogation :—
Isn't it time Keir Hardie was "shut up"?
Aren't they brewing trouble now in Dublin?
Has the new corset-bodice come to "stay"?
Might not a "cheap" Navy prove very "dear"?
Aren't the Suffragettes getting too much publicity already?
If Servia gets a licking, won't it be a case of "Serve yer right"?
Is Big Ben being washed because of the dirty work at Westminster?
Was the Town Criers' contest at Marlborough a "howling" success?
Is "Romances of the Peerage"—just published—composed of cuttings from the Radical press?

"Hospital Held Up," reads a headline. Well, they always need support.

• • •

"Bombshells for Liberals," we read. But they are used to being "blown up" now.

• • •

General Huerta is stated to have taken £1,200,000 with him. But he left the country.

• • •

No matter how much a woman spends on a dress nowadays, she doesn't get much for her money.

• • •

T-square, which won a race at Sandown by three lengths, seems to be a good all-round animal.

• • •

A French composer has dedicated a book to his poodle. Literature is indeed "going to the dogs."

• • •

A Berlin hospital has lost £1,000 worth of radium by a sneeze. This is paying through the nose indeed.

• • •

"Insurance Against Civil War" reads a headline. The present Government policy is a poor one.

• • •

German scientists claim to have discovered the Tower of Babel. No doubt the stones speak for themselves.

• • •

The ceremony of marking the Thames swans has taken place, and the proper "cygnetures" duly affixed.

• • •

A football match between teams of London revue girls has been arranged. A good "show" is expected.

• • •

Someone says the seaside holiday is a cause of insanity. But it is the folk who can't get one who are mad.

• • •

A public-house in Bond Street has been sold at about £15 per foot. The new landlord will have "paid his footing."

• • •

The waterplane in which it is proposed to fly the Atlantic declines to leave the water. It won't rise to the occasion.

• • •

"There's no accounting for a young man when he is in love," says Alderman Huggett. If names mean anything, he should know.

• • •

"To break windows is effeminate," says the Greenwich magistrate. This is the first time the suffragettes have been accused of that.

• • •

A lady visitor to the House of Commons wanted "a glimpse" of the "guillotine." Members complain that they see too much of it.

• • •

The St. George's Day, which is suggested as a public holiday, has no reference to the Chancellor, whose day, say some, will soon be over.

• • •

A newspaper heads an account of a narrow escape from drowning, "An Ice Adventure." These journalists have no sense of humour.

• • •

From Waterbury, Connecticut, comes the story of a boy who has been a constant cigar-smoker since he was twelve months old. Next, please.

• • •

A Seaham Harbour mother said her daughter could not go to school because she had "Ulsters" on her head. A sort of "breaking out" we presume.

• • •

A man charged at Old Street with begging has done no work for four years, though he slept in a workshop. A Government appointment is what he wants.

Printer's Pie.

"Bath and Wilts Chronicle":—
"Afterwards several drummers of the Scots Guards lined up outside the chapel, and sounded the 'Last Post' on their bugles."

"Daily Malta Chronicle":—
"The *Illustrated London News* of January, 1855, has a picture representing a shoal of fish which . . . . appeared on the Cumberland coast . . . . on the 17th December of that year."

"Daily Citizen":—
"Although everyone concerned was at the church on that day, the bride did not appear."

L. B. & S. C. R. Handbook "The Sunny South":—
"The visitors' book contains many notable names, and it occupies a delightful position overlooking the bay."

"Mineral Water Trade Review and Guardian":—
"The commonest sprain of all is that of the ankle . . . . lay the patient down, and remove the foot and stocking, not by dragging, but cut them off if necessary."

"Ulverston Guardian":—
"He had to put six inches in a wound on her nose."

"Killala Regatta Committee (Programme of Events):—
"Yawl sailing race . . . 2nd prize £1, if three horses or more compete."

"Durham County Advertiser":—
"For sale, good secondhand pony."

"Christian Herald":—
"Then the priests took the swords, and beat themselves fiercely with terrific shouts."

"Autocar":—
"The car seats three persons on the front seat and three on the main seat; there are also two detachable seats. . . . There is room, too, for one portable seat, thus giving accommodation for seven persons."

"Manchester Evening News":—
"Wanted a smart respectable young man, about 22, as saleswoman for Home Trade."

"Leeds Mercury":—
"The waves dashed over the sea wall, and across Yorkshire on Saturday."

"Tailor and Cutter":—
"Tailors' wages have not been reduced because they eat, bulk for bulk, half of an ordinary labourer."

"Vernon News" (Vernon, B.C.):—
"The bride wore a lovely gown of white charmeuse satin . . . embroidered with pears."

"Sunday Chronicle":—
"A motor launch was holed in two places, and sugared."

"Hamilton Spectator" (Ontario):—
"He made an inspection of the house, and found that nothing was missing. The police . . . were notified by telephone of the theft."

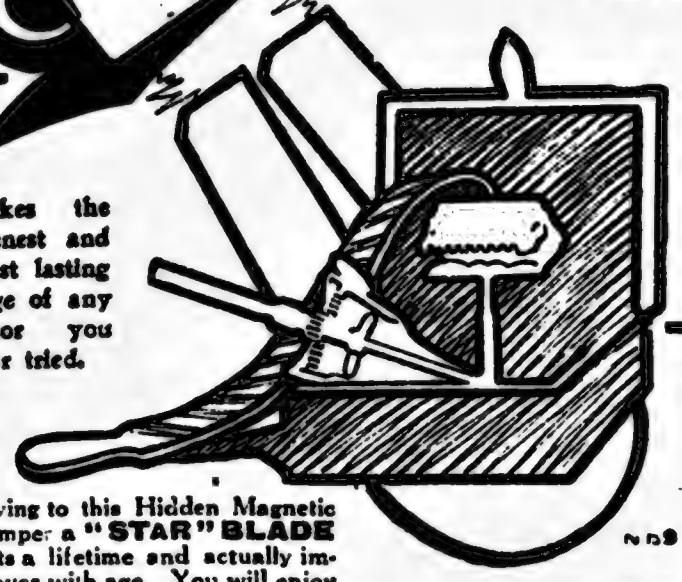
"Daily Chronicle":—
"The largest halls were filled with interested audiences who listened to speakers from five quarters of the globe."

"Evening Express" (Cardiff):—
"Each member of the crew is provided with a lifeboat."

Half-a-crown is paid to the sender of every item published in this column. Should more than one competitor call attention to the same slip, the amount will be forwarded to the sender of the first letter opened. In the case of newspaper cuttings, sufficient must be forwarded to identify the name of the journal and date of issue. Envelopes to be marked "Pie" in the left-hand top corner.

"Bullets," the best-judged Word Competition—with most prizes. See page 34.

Star



THE 'STAR' BLADE WITH ITS PECULIAR HIDDEN MAGNETIC TEMPER.

Takes the keenest and most lasting edge of any razor you ever tried.

No 52

Owing to this Hidden Magnetic Temper a **"STAR" BLADE** lasts a lifetime and actually improves with age. You will enjoy that light velvet-like touch and speed which a **"STAR"** gives in shaving. Try at once "GUINEA" SET as illustrated with **"Star" Strop and Automatic Stropper, 21/-,** or razor alone in neat, velvet-lined case, **7/6.**

Other cases **5/6** to **£5.**

Write at once for illustrated booklet, sent post free.

OF ALL CUTLERS, SILVERSMITHS, &c. **MARKT & Co. (Ldn.), Ltd.**
98/100, Clerkenwell Rd., London, E.C.

Competition Entrants SHOULD READ The Findon's Competitors' Journal Weekly.

Are you interested in Picture Puzzles, Literary Competitions and the like?

Do you enter for "Mary Bull's" Pictures, "John Bull's" "Bullets," "Middles" "Heads or Tails," or any of the other newspaper competitions? If so you need **THE COMPETITORS' JOURNAL!**

It gives hints and advice, offers large money prizes, including one of £5 a week for 5 years, and contains hosts of interesting articles.

1D. Weekly.

Read Edgar Wallace's Serial—
"THE MELODY OF DEATH."

THE WORLD'S BEST CURE FOR

RHEUMATISM

SCIATICA, GOUT, LUMBAGO, NEURITIS, ARTHRITIS AND CHEST COLDS.

For every sufferer from Rheumatism, Gout and Sciatica, Chest Colds, Neuritis, Lumbago, there is a healing balm which will work miracles—Dr. FROMBERG'S JOINTMENT—the genuine and immediate cure in the form of an ointment, the form which even the ancients recognised as being the only way to penetrate the joints and muscles. Modern science has still further discovered an ointment (Dr. Fromberg's Jointment) which positively soaks into the joints and there dissolves and drives out the deposits of Uric acid. A gentle rub gives instant relief. Thousands have been cured and have written and thanked us.

CHEMISTS AND DRUGGISTS
Regd. Trade Mark.
BEFORE USING.
AFTER USING.
DR FROMBERG'S JOINTMENT
The same conditions and happy result apply to toe and ankle joints, hip, shoulder and finger joints

Dr. Fromberg's beneficent JOINTMENT is the cure for Rheumatism and the other complaints mentioned.

Go to your Chemist to-day and insist on Dr. Fromberg's "Jointment."

Each package contains full and simple directions, also recent large batch of 75 grateful and unsolicited testimonials and Dr. Fromberg's **FREE BOOK** on Rheumatism and all above diseases.

See special Sample Offer below.

1/1½ PER BOX
Also in 2/9, 4/6 & 11/- Jars

FROM LEADING CHEMISTS AND BOOTS 555 BRANCHES

A GENTLE RUB—INSTANT RELIEF.

INSIST ON **DR FROMBERG'S 'JOINTMENT'** FOR OUTWARD USE

Sole Proprietors, THE MIDLAND DRUG COMPANY, NOTTINGHAM, ENGLAND

SUFFERERS SHOULD SEND FOR SPECIAL SAMPLE BOX which will be forwarded Post Free for 1s. P.O. with full particulars of treatment. Address, MIDLAND DRUG CO. (Dept. 94), NOTTINGHAM.

GRATEFUL LETTERS DAILY.

Salford Priors, Nr. Evesham.
18th April, 1914.

DEAR SIRS,—I am writing to inform you how very grateful I am for the Joint Preparation I have been using. It has done me a great deal of good.

Last August my wife had something come in her knee, it was most painful for some time. I saw for the first time Joint Preparation advertised. I sent for a 1s. Sample Box. Before my wife used half of it the pain left her knee. She has been free since. I have very severe attacks of Sciatica. I was laid up nearly five months last year. I was at Llandrindod Wells the whole of April, 1913, taking the Baths and Waters. The Sciatica came on again the early part of this year. I at once sent for a 4s. 6d. Jar of your Preparation. I have stuck to it. I am pleased to say that I can get about well. It is the best thing that I ever had for Sciatica. I have recommended it to a good number of my friends. Any case of ordinary Rheumatism the Preparation will move in a night. My first attack of Sciatica lasted seven months, so you can see I have had attacks. Your Joint Preparation is a wonderful thing.—I am, Sirs, yours faithfully,

JOS. HY. YARNOLD (Retired Police Officer).

To readers abroad this Sample Offer is open for 1s. post free, and the Midland Drug Co. will accept untorn, clean, unused, and perfect postage stamps of their country to the value of 1s. Extra postage (on jars only) to readers abroad, as follows: 2s. 9d. jars, 9d.; 4s. 6d. jars, 1s.; 11s. jars, 2s.

LAYS OF A LONELY LONDONER.

THE FALL IN CONSOLS.

I read "Consols are Cheap To-day,"
  And learn that quite a shock
Was suffered on the Stock Exchange,
  So I've been taking stock;
Not buying any—oh, dear no!
  But studying the slump,
And pitying financiers
  Who have acquired a hump.

Here's "Consols Down to Sixty-nine,"
  Perhaps they may drop more;
Your Capel-courtiers look sad
  Whene'er they take the floor;
So gloomy was each broker in
  The House when prices fell,
You'd think he had a broker in
  His private house as well.

The City babbles in its woe,
  The money market blithers,
And yet it leaves me stony cold,
  And unwrung are my withers;
Should Consols sink to sixty-eight
  Grief with me shall not dwell,
I will not sell them at the price—
  Not having one to sell.

With Consols playing Jack and Jill,
  Some say that folks who're wise
Will jump in at the bottom price
  And purchase for a rise;
As my wage is a bob an hour,
  And I've to count each penny,
Of course I'm grateful for the tip—
  But I'm not taking any.

Unwelcome may be poverty,
  And few of us would choose it,
Yet one thing's sure—when I've no cash,
  'Tis difficult to lose it;
I'm glad, when some alarming news
  Throgmorton Street is shocking,
To know my savings aren't in stocks,
  But safely in my stocking.

"Consols are Going Cheap To-day!"
  I hear the City whine;
I'm sorry for the trouble, but
  The funeral isn't mine!
Content, I smoke my cigarette,
  My troubles are not many,
For their price does not rise or fall—
  It's "firm" at five a penny!

RAPHAEL TUCK AND SONS, LIMITED.

The 13th annual ordinary General Meeting was held on the 28th July, Sir Adolph Tuck, Bt., presiding. In moving the adoption of the Report, he stated that the reduction in the net income of the company was due to an increase in the expenditure, and a slight decrease in the volume of trade. As regards the diminished turnover, the causes for this were somewhat evenly distributed throughout the world, while, in connection with the expenditure, there was one item, which represented over £3,000, that might be looked upon as a valuable contribution to the goodwill of the comapny—he referred to the free issue and postal distribution of 300,000 retail catalogues which were sent to the general public throughout the length and breadth of the land. The various departments of the company's business were all in a sound and healthy condition, and he had again particular pleasure in pointing out that their premier department—Christmas and other cards—once more headed the list as the most prominent side of the whole business.

The Board proposed the payment of a dividend of 7 per cent. for the past half-year, making, with the distribution already paid, 6 per cent. for the year. The amount to be carried forward was £6,619, or £1,109 more than the previous year. The total reserve was £97,389—an increase of £1,049 over last year's total.

Sir A. Conan Doyle seconded the adoption of the report, which was carried unanimously.

ASPINALL'S ENAMEL

Reduced Facsimile of Tin.

Makes Bright Homes

Try a 1/- tin on some Article of Furniture. You will be delighted.

ASPINALL'S ENAMEL covers more surface, is more durable, and cheaper in use than any other.

SEND FOR COLOUR-CARD TO
ASPINALL'S ENAMEL, Ltd., NEW CROSS, LONDON, S.E.

'Ever-Ready' Safety Razor

WITH 12 BLADES

The new 'EVER-READY' is the grandest shaving Safety Razor in all razordom. The only Safety Razor with 12 Blades for 5/— a sensational money's worth.

Money back instantly if the 'Ever-Ready' does not give you the best shave of your life. *Sold by dealers everywhere.*

International Distributing Co., Ltd., 6 & 7, Stonecutter Street, London, E.C.

5/- Complete.

Beware of substitutes and insist on having the 'EVER-READY' outfit — the only Safety Razor that will ensure full satisfaction.

If your dealer attempts substitution the Outfit or extra Blades will be sent direct to your house, post free, on receipt of P.O.

The 'Ever-Ready' Blade is unequalled.

For 'Ever-Ready,' Gem, Clenak, and Standard Frames.

The Outfit contains Triple-silver plated Razor frame (*guaranteed for 10 years*), with stropping handle and 12 Blades, as illustrated, in a handsome velvet-lined case.

BRITISH MADE.

SPECIAL OUTFITS up to 21/-.

Remember there are 12 Blades with the 'Ever-Ready' Set at 5/-.

COUNT YOUR 12 BLADES.

Guaranteed Safety Razor Blades
At a Reasonable Price

SELFRIDGE'S "PERMEDGE" Safety-razor blades are made of the finest SHEFFIELD SILVER STEEL and are ground and set by a unique method.

Each blade is separately examined and tested. These blades are suitable for all makes of GILLETTE Pattern Safety-razors.

We will reset them once FREE OF CHARGE.

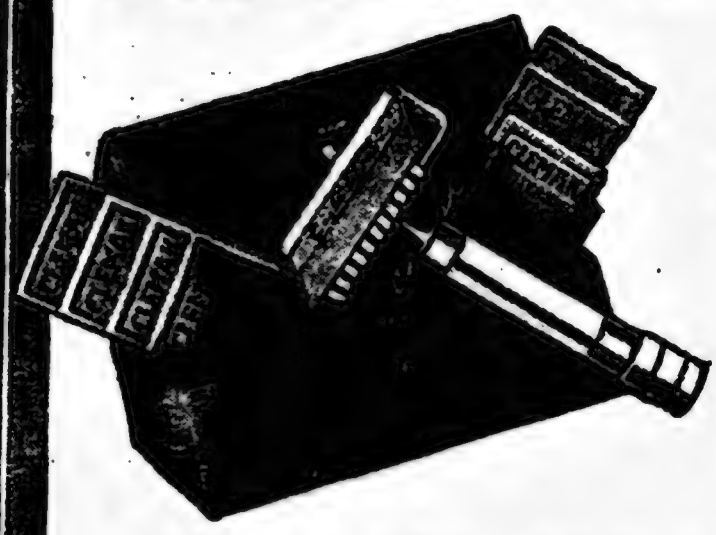
PACKET OF TWELVE BLADES 2/6

SELFRIDGE & CO., LTD., OXFORD ST., LONDON, W.

"TAKE my tip, invest in a Clemak and you'll feel as I do—in the *very* pink.
It's a grand little razor, the Clemak. Gets the growth off in next-to-no-time, and leaves the skin smooth as velvet.

CLEMAK Safety Razor 5/-

The Clemak begins being better than other razors in the blade. The keen cutting edge of the Clemak blade comes as a revelation even to experienced users of "Safeties." Clemak blades are made exclusively for Clemak Razors, and owe their superiority, their marvellous edge-retaining properties, to special processes of manufacture. In other points, too, the Clemak excels. It's so simple, a novice can use it, and so good that money cannot buy a better razor. No bars, plates or screws to remove, and no adjustment required. Easily stropped—easily cleaned. By using a Clemak you'll shave in half the time with double the comfort.



Made as well and shaves as well as any Guinea Razor.

5/- Clemak Razor and Seven Blades in neat case as above,
A Triple Silver-Plated Razor, Twelve specially selected Blades, Patent Stropping Machine with velvet hide Strop - - - - - - **10/6**

OF ALL STORES, CUTLERS, &c.,
or post free from
CLEMAK RAZOR CO., 17, BILLITER ST., LONDON.

The Clemak Book will interest you.
Write for a Copy to-day.

RESULT OF STEWARDS' CUP COMPETITION.

Owing to the result of the race being a dead-heat, no competitor placed correctly the first four horses. 312 competitors, including 38 with mauve coupons, supplied forecasts giving Lord Annandale and Golden Sun as the first two horses and Castellan as the third. They, therefore, share the prize of £200, each receiving 12s. 10d.

The extraordinary result of this race is entirely unprecedented, the Stewards' Cup never before having ended in a dead-heat. We quite expect next week, as usual, to be able to announce that the first prize has been won, as it will be remembered that, with one exception, this is the only occasion throughout the racing season that fully correct coupons have not been received.

A list of the names and addresses of the prize-winners will be forwarded to any applicant.

OUR 93RD "BULLETS" WINNER.

Mr. J. W. Alsbury, of "Rockhurst," Linden Road, Gloucester, the winner of the £1,000 prize in our 93rd "Bullets" Competition, writes:—

I beg to acknowledge cheque for £1,000 received this morning, being the first prize offered by you in your 93rd "Bullets" Competition. I have competed off and on for more than a year and have been awarded numerous consolation prizes, but it is quite useless for me to attempt to describe my feelings upon receipt of the great news.

I am a sorting clerk in the Gloucester Post Office, am turned forty, and have four children—mostly arrived at the expensive age—so that you may rely upon the fact that I shall be able to find plenty of ways and means to ensure it being "spent doing good." I can assure you that the genuineness of your "Bullets" competition has never received a bigger confirmation than this result.

I would like to mention the spontaneous and generous congratulations showered upon me by my fellow workers in the Gloucester Post Office, not a shade of envy being entertained by anybody present; and in spite of the exacting duties inseparable from a sorting office like Gloucester, everybody from the top to the bottom found time to impart an impressive shake of the hand, or an equally hearty smack on the back, with hearty wishes for further success, and expressing their belief in your fairness, and admiration for your widely read paper.

My wife, who is greatly interested in *Mary Bull*, in expressing her thanks says that *Mary* will understand even better than you can what a great thing it is for her, with her expensive family, ranging in age from 15 years to 7 months.

OUR "BULLETS" JUDGING.

Mr. F. A. Wight, of 52, Southwold Road, Upper Clapton, writes:—

Allow me the pleasure, on behalf of a friend and myself, to thank you for the courtesy shown us when we gave you quite an unexpected call on the 27th inst. to see your "Bullet" judges at work. We were delighted at the manner the Chief Adjudicator answered our queries and explained the whole system to us. My friend is only a recent competitor, but he is now convinced, from observations he made, that when he really sends up a good original "Bullet" it is sure of receiving "fair and square" judging. Furthermore, we are convinced that *no* element of "chance" enters into the competition.

Now, "Walk up, walk up," to Long Acre, ye sceptics—if there are any remaining!

£2,500

HAS BEEN PAID THIS YEAR TO

MRS. J. ATKINSON, Hill Top Farm, Fairburn, Ferrybridge, Yorks.

£5,000

HAS BEEN PAID THIS YEAR TO

MISS E. FARMER, Newbold Beeches, Leamington.

£1,500

HAS BEEN PAID THIS YEAR TO

MISS A. E. CRANE, 164, Earl's Court Road, Kensington, London.

THESE LADIES RECEIVED THE ABOVE SUMS FOR AN OUTLAY OF 2/6

"JOHN BULL" says:—"The Totalisator guarantee is gilt edged. It is a genuine business concern."
"LONDON MAIL" says:—"The only firm we can recommend."
"DAILY EXPRESS"—"The thing will be straight."

Terms free on application, mentioning this paper, to—

THE TOTALISATOR,

LUCERNE, SWITZERLAND.

Managing Director . . H. CULLERNE-BOWN.

A NEW DEPARTURE.

MARK PIZZEY

TURF COMMISSIONER, **ASCOT, BERKS.**

(Same address for over a Quarter of a Century.)

CREDIT ACCOUNTS ONLY. — No Cash or Deposit Business.

WRITE AT ONCE FOR TERMS. **NO LIMIT.**

BOOKS NOW OPEN ON THE ST. LEGER, CESAREWITCH AND CAMBRIDGESHIRE.

My Motto: LIBERALITY, COURTESY, PROMPTITUDE.

£1,000 for a DENIAL! PROOF "JOHN BULL"

The Invincible RACING STUD SPECIAL again gave THREE WINNERS and ONE LOSER out of the "ONLY" FOUR BIG BOLD ONE-HORSE GEMS. Proof "JOHN BULL," which says "Runs Straight." Thousands again jubilant. Post 5s. for NEXT WEEK'S FOUR BIG SURPRISES, and fear nothing. GIVEN AWAY to next week's patrons, the "much advertised" £25 "Sealed Envelope Method," and the "Daily System Wires."—"THE RACING STUD," Turnham Green, W. (Established 14 years.)

ALLEN'S DAILY SYSTEM WIRES

YOU CAN START WITH ONLY £3 CAPITAL! PROFITS OFTEN EXCEED £10 DAILY.

Known throughout the world as the most reliable means of beating the bookmakers. Don't lose any more money.

I ASSURE YOU A REGULAR INCOME

without fail each season. Follow my Daily System Wires and celebrated method of investment. Acknowledged by all my clients as the most wonderful method ever invented. IT HAS STOOD THE TEST OF TIME. There is no risk, as, should I fail in the terms of my guarantee,

I WILL RETURN YOUR MONEY IN FULL

without making any deductions for telegraphic expenses. Could I say anything fairer or offer more genuine proof?

Send for MY GREAT FREE 44-Page BOOK. It contains scores of testimonials, proofs, press opinions, past selections, and moreover, explains HOW TO MAKE RACING PAY. Don't wait until to-morrow, you may forget.

IT COSTS YOU NOTHING,

so sit down and write now. Simply write your name and address and the words "JOHN BULL" on a postcard, and the book will be sent you by return of post in a PLAIN SEALED ENVELOPE.

MY GREAT FREE 44-PAGE BOOK TELLS YOU HOW YOU CAN MAKE RACING PAY!

C. ALLEN, 386, OXFORD STREET, LONDON, W. Persons under 21 are respectfully requested not to apply.

"and now, let's decide where to furnish"

Money buys more at the 'Midland.'

If you have set your hearts on having a really beautiful home, you will infallibly find what you both want among the almost infinite variety of splendidly made furniture at the Midland Salons in Southampton Row.

You will realise something of the wonderful range of choice which awaits you there, and the many money-saving advantages afforded you by the unique Midland prices and terms, if you write in advance for the Midland Book of Beautiful Furniture. It is

the finest Guide to Furnishing ever issued.

Charming Writing Bureau in Sheraton style, well made of mahogany, inlaid with shell design in satinwood. Fitted for stationery, etc. £2 2s. 0d.

Queen Anne style Sideboard, in oak, with beautifully quartered panels, fitted with shaped bevelled mirror. Drawers and cupboards fitted with antique pattern drop handles. £10 10s. 0d.

Well-made Bedroom Suite, in oak, handsomely designed, comprising a commodious wardrobe with full-length bevelled mirror in door, dressing-chest with bevelled swing mirror, washstand with marble top and tiled back, complete with two rush-seated chairs. £6 16s. 6d.

Send a postcard to the Midland for this handsome volume. You will get it free by return. It contains over 1,000 photographs of furniture, actually taken inside the Midland Salons. The prices are marked throughout.

Comparison will convince you that nowhere can you get the same value for your money as at the Midland. For the Midland are themselves manufacturers. That saves you pounds on the heavy intermediate prices usually charged. In addition, their huge trade and world-wide command of markets enable them to reduce prices to the lowest level consistent with genuine, sterling quality.

Free Life and Fire Insurance

The "Midland" charge nothing for credit—no interest, no deposit—nothing beyond the plainly marked prices on each article.

Customers can also obtain free insurance policies whereby **all furniture purchased on Ideal Terms becomes the absolute property of the wife** in the event of the death of the purchaser. **All furniture** thus purchased is also **insured against fire free.**

Ideal Terms.
(Town or Country.)

Worth.		Per Month.
£10	...	£0 6 0
£20	...	0 11 0
£30	...	0 17 0
£40	...	1 5 0
£50	...	1 8 0
£100	...	2 5 0
£200	...	4 10 0
£500	...	11 5 0

Larger amounts pro rata.

10% Discount for Cash.

Customers' Fares Paid
to Town on all orders of £20 and over.

An exceedingly comfortable Easy Chair, double sprung, sumptuously upholstered and covered in art tapestry to customer's choice. An exceptional bargain at

£2 15s. 0d.

New Tea Room,

Smoking Lounge and Writing Room now open for the convenience of Customers **Free.**

Country post orders packed and delivered free.

Midland

Furnishing Company, Ltd.,

Contractors to H.M. Crown Agents for the Colonies,

15 to 23, Southampton Row, Holborn, London, W.C.

Seven doors from Holborn and Holborn Tube Station.
1 minute from British Museum Tube Station.

Hours—9 till 8. Saturdays—9 till 1.

Governing Director, **GEORGE MICHAEL** *(who has been associated with the business for 40 years).*

No Branch Establishments.

"John Bull's" Letter Bag.

[The EDITOR replies to, and has a chat with, some of his numerous correspondents.]

NOTICE TO CORRESPONDENTS.—Will readers, when forwarding cuttings from newspapers, take care that in each case a sufficient portion is sent to identify the name of the paper and the date of issue?

AUTHORS and ARTISTS *submitting MSS. and drawings for consideration must write name and address upon the back of their work. The Editor cannot accept any responsibility for the safe custody of MSS., etc., so forwarded, but will endeavour to return unaccepted work* WHEN STAMPED ADDRESSED ENVELOPE IS ATTACHED TO THE MANUSCRIPT.

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LETTERS *must be addressed to the Editor or the Publisher, according to whether they relate to Editorial or Publishing matters.* FINANCIAL, INSURANCE, LEGAL *and* SPORTING *inquiries should be addressed to the Financial, Insurance, Legal or Sporting Editor, and, except in the case of the last named, must each be accompanied by a postal order for a shilling. All communications should be directed to* 93, LONG ACRE, LONDON, W.C.

GENERAL.

A. J. O. (Lewisham) and OTHERS.—Now that Jack Johnson has issued a Writ against us for libel, your natural desire to "hear both sides of the question" should, in due course, be gratified. Meantime, it is certainly not our fault that Jack's defacement of the side has not already been given.

R. J. S. (East Preston).—If you send us your full address, we will send you all the particulars you need in connection with the Business Government League.

"A MOTHER" (Barnsley).—You will observe that we have dealt with the scandalous conduct of the Vicar in refusing to read the full Burial Service over the body of the little child, "as a protest against the non-baptism of Church children." We should like an opportunity of baptising the Vicar—in a good deep duck pond.

A. R. (Sunderland).—Your remarks *re* bulkheads are noted. We observe that you think JOHN BULL is the best paper printed in the public interests. We shall presently have to seek a blush cure.

D. W. (Bradford) suggests a J.B. cartoon—John Burns and John Bull face to face; Bull holding two bags labelled "Dividends" and "Souls," and asking Burns which of the two he prefers to save.

W. C. G. S. (Wolverhampton).—Agreed. The circulars of the "Income and Investment Corporation, Ltd.," Surrey Street, Strand, are useful to light your pipe with.

"SAVED IN TIME" (Ramsbottom).—You had obtained a money order to send to Hugh McKean, but when the first copy of JOHN BULL you had ever read came into your hands you saw our exposure of that preposterous flat-catcher and—didn't send it. Thanks for your thanks.

"YELLOWBAND" (S. Shields).—The agent may turn up presently and demand an exorbitant price for a frame for the enlargement. On the other hand, the deaf old lady may never hear of him.

L. R. (Benwell).—The Trading Stamp scheme, whether run by the International Stamp Co., of 148, Old Street, London, E.C., or any other concern, likes us not, and we have repeatedly advised inquirers to have nothing to do with it.

J. C. (Liverpool) submits the following as "a good joke for our Bull's Eyes": "Seaths that we Fight for, our Empire is at a Grate hight, but I wish the Liverpool Empire was a bit higher by one of the Gods." It would have to be thoroughly soled and heeled, and provided with fresh uppers before it would pass for a Bull's Eye.

Mr. M. LEVY (Proprietor of the City Portrait Studios, 43, Theobald's Road, W.C.) denies, that the defacement of the photo referred to in our article, "A Dirty Trick," was wilful, and offers his apologies for its being returned in an unstamped envelope. He has, moreover, through us, sent the owner of the likeness a postal order for five shillings, as some compensation, and has forwarded a similar amount to our "Human Document" Fund.

"GRAPES" (Portsmouth).—We have never said we "do not agree with the profession of wireless operator," but have occasionally remarked that the pay is scarcely good enough to justify an expensive course at a wireless training school—nor are we satisfied that there are vacancies for the qualified.

J. M. (Aberdeen).—Thank you for all the trouble, but you are much too technical for our readers.

E. H. (Camden Town).—You win. The Triple Entente is between England, France and Russia, whilst the counter Triple Alliance is between Germany, Austria and Italy.

A. E. H. (Vancouver).—It does not surprise us in the least that one of the conditions precedent to service with the Provincial Government of British Columbia, even in a technical capacity, is—membership of the Vancouver Conservative Association. Canada appears to be developing, in an even more acute form, the Party virus inherited from the Old Country.

D. W. (West Hartlepool).—Surely you have seen *some* of our adverse criticism of Walter C. Cunningham's National Success Institute? We cannot be for ever repeating the same warnings.

D. H. (of Falkirk), who left home on the 28th May last, is earnestly requested to communicate with his wife, who gave birth to a boy a fortnight ago. They are in terrible trouble.

G. S. (Stourbridge).—Put the letters from the British Linen Co. in the fire, or in any other old place.

A. A. S. (Colchester) assures us that "sheep's or ox's milt" is a certain cure for pneumonia. Now all that it is necessary to know is, what exactly is a sheep's milt?

W. G. W. (Liverpool).—We really cannot understand why some people are so intensely annoyed by the receipt of a money-lender's circular. Their's is a legitimate business, and they have as much right to advertise as a grocer or a wine merchant.

H. E. G. (Pembroke Dock).—A doctor could better advise you which of the Channel Islands would suit your health. As regards the watchmaking trade in those parts, *nous ne sachons pas.*

C. C. (Wellingborough).—Your ass story may have sent the bishop into paroxysms of laughter; it has only succeeded in sending us into paroxysms of spurnery and scorn.

"JUSTICE" (Edgware).—You tell us you have made up your mind never again to record your vote in favour of the Tory party. What, never? Not even if they gave you an old-age pension of £1,000 a year?

C. A. V. C. (Northwood).—In your opinion we should "denounce as a swindle" the charge of 6d. for re-directing a telegraphic message. Too long a word for the money, dear friend.

"ENQUIRER" (Balham, S.W.).—Officers in the Mercantile Marine do not come under the Unemployment Section of the National Insurance Act. All you are entitled to is Sickness Benefit, which we hope you'll never want.

L. C. R. (Newcastle-on-Tyne).—We have read your lines. Take our advice. Let poetry alone, and concentrate your energies on abtaining orders for your firm. It will pay you better, and save us and others much pain.

A. R. H. (Crewe).—Ask the Postmaster-General. If he does not himself know, he can easily ask one of the junior clerks.

"PONTYPRIDD."—It is now lawful for you to marry your deceased wife's sister. We wish you joy, first a girl and then a boy. Seven years after—but we will leave it at that.

MRS. C. H. A. (Addlestone).—Glad our advice enabled you to recover your 2s. deposit from the Alhambra Warehouse Co., of Bradford.

"EYEGIENE" (Chorley).—It is an ill wind and a horrible eye cure which does nobody any good.

W. R. A. (Abbots Langley).—We cannot advise as to the value of books.

E. B. (Warrington).—Having noticed that "in Scotland, Liverpool, Warrington, the police have had an increase of wages of 2s. a week," you think the police in other places should also have a similar increase. It is a lovely thought.

W. S. JR. (Maryport).—Your wisest course would be to postpone your voyage to the U.S.A. until you are cured of the sore on your lip which excites the suspicion of the Board of Trade Medical Officer, for you may depend that even if he passes you with reluctance the New York officials will reject you remorselessly, and your last case would be worse than the first.

J. K. (Dinnington).—Unless there is some agreement to the contrary, you may take it that a tenant's notice expires at 12 noon. After that, look out for squalls—if you are the tenant.

H. C. E. (Neath).—We would not pay Auriphones Ltd. £2 for a set of their instruments until we had given them a thorough trial.

R. P. (Winnipeg).—After London, Glasgow is the largest city in the United Kingdom. We leave Manchester, Liverpool and Birmingham to fight it out amongst themselves for the other place.

"UNIQUE" (Brighton) wishes to know "whether the Marconi system counts three letters to a word or group, or five letters?".

Have you secured Your Seat for the Boxing Contest?

"MAISIE" (Manchester).—"Dear JOHN BULL, of wit you are very full. You are the best I've ever seen, and I'll keep your memory green." As we believe in reciprocity, we will keep your poetry green also.

B. P. D. (Catford).—There can be no simplification of the law relating to legacies in Chancery until the advent of a Business Government, when the greed of lawyers will be drastically curbed.

J. G. (Motherwell).—Look in the *Daily Telegraph* for a list of the cinematograph film-producing companies.

R. C. (Regent's Park).—Yes. The German Emperor sent a telegram to Kruger congratulating him on the Boer victories.

"PUDSEY."—You ask us to insert your alleged poetry "in a prominent position." We have.

"ADMIRER" (Coatbridge, N.B.).—We do not advise your emigration to Buenos Aires. You may have special abilities, special opportunities, and special assurances, but as we know nothing of them we cannot take them into account. The climate is healthy, and the Argentine equivalent of your Scottish wage would be something under 14 pesos.

"READER" (Wimbledon).—We don't profess to answer such questions, to which, with a little trouble, people can usually find the answer themselves. However, as you and your friend look like coming to a fight over it, we will make an exception this time. In English, a billion is a million millions; in French, it is a thousand millions.

D. P. (W. Kilburn).—We agree with you that shop assistants must combine if they wish to obtain better treatment.

Miss E. G. (St. Helens).—For about the millioneth time, the concern is run by one of a gang of audacious liars.

S. C. (Liverpool).—No doubt the Spanish police could stop the "Spanish Prisoner," swindle if they wanted to, but they are not very energetic about the matter.

"SAPPER" (Gravesend).—We do not consider at all unreasonable the regulation which forbids a soldier, on furlough pending discharge, from leaving the British Isles. Until he is actually discharged he should be within reach in case of sudden mobilisation. It may sometimes seem hard on the individual, but it is in the country's interest.

J. A. (Walthamstow, N.E.).—As you evaded your military service, it would not be safe for you to return to Germany until you have passed the service age, which, we believe, is 42, or thereabouts.

W. C. B. (Winnipeg).—Same old story. "Emigrants, beware!"

"FRUITLESS" (Alton).—As you say, "somebody has blundered." Get a note from the J.P. and badger the N. A. Approved Society again.

R. J. S. (Rose-bank).—The facts as given by you are lamentable, if stated *ex parte* correctly, but the persons concerned have not complained to us.

E. M. H. (Bexley Heath).—The notice of visit of inspection under the Finance Act is in the ordinary form, and we do not perceive that it is lacking in proper courtesy.

C. A. S. (Clapham).—Let the twaddlers twaddle.

A. Q. (Linthwaite).—It may be original, but it is not discerning. There is "no sich a thing" as dotting an "i," for without the dot it would not only not be an "i," but would not be a letter of the English alphabet at all.

A. W. G. (Barking).—We have always understood that the Royal Marines wear a scarlet tunic, in which case both you and your friend are wrong.

A. S. (Woolwich).—Sorry we don't quite grasp your idea.

"PUBLICAN" (London, S.E.).—If you wish to apprentice your boy as a jockey, your best plan would be to put yourself in communication with a trainer.

"DESKA" (Swastika).—Not any difference.

F. J. D. (Birkenhead).—Thanks; but you will perhaps appreciate the reason why we cannot deal with a grievance through proxy.

E. O. (Pontynewy).—You should apply to a numismatist for information about your coins, the valuation of which is quite out of our province.

A. E. R. (Welshpool).—Probably the best way to start a Collectors' and Canvassers' Union would be to advertise for sympathisers with your idea, and hold a preliminary meeting to discuss matters.

F. H. (Eye) "bought a bottle the other day bearing the following inscription, 'Herzogthum Nassau, Selter. Hs Num. 33,'" and wants to know whether it is worth anything. He had better consult the man who sold him the bottle.

R. A. (Musselburgh).—Cannot tell you anything of the circulation of the sporting papers you name.

"TOURIST" (Gravesend).—Better write to the newspaper in which the advertisement appears.

M. P. E. (Grimsby).—If the pill is too big to swallow at a gulp, let us hope he will cut it up and take it in instalments.

"DIAMONDOPOLIS" (Kimberley).—Glad to know we shine so brightly among the diamonds. We have exposed the charlatans times out of number.

A. A. S. (E. Sheen).—Quacks, sir, quacks.

"SUTTONIAN" (Nottingham).—The "surname" of the King is Wettin.

W. U. (Radcliffe).—We have no knowledge of his previous history.

E. F. (Cheltenham).—Sorry we know nothing about boot clicking. Perhaps somebody who clicks will tell us.

A. J. W. (Mountain Ash).—We are evidently hitting that lying and audacious humbug Rand, the "lucky-stone" merchant, very hard, judging by the illiterate rubbish he writes about us to people he cannot trick.

C. E. (Thornaby).—"What capital will you require for a money-lending business?" It all depends how much money you want to lend. Try threepence, and see how it goes. Registration will cost you £1.

W. P. (Westminster).—Really, you deserve to succeed. If you can draw anybody's head for one penny as well as you have drawn the King's for us, free gratis and for nothing, you ought presently to be on the line in the Royal Academy.

A. R. (Goodmayes).—Thank you. You are very kind.

JIM SCOTT (Carlisle).—You are hereby scotched.

R. E. S. (Swansea).—Sorry we cannot suggest to you "the best employment agents for West Coast (Africa)."

W. H. M. (Plumstead).—We have no doubt that Mthurna Lucky Beans bring luck—to Mr. Giles, who sells them; for there are still thousands of people who believe like the veriest savages in the efficacy of mascots.

J. R. (Wigan).—The Profit Sharing Tea Company, of 62, Seel Street, Liverpool, appear to work a slight variation of the "bonus" tea trick. Although you have purchased a pound of tea weekly at 2s. 2d. per lb., for 52 weeks, we would not give you a brass farthing for your chance of sharing in the profits. Have nothing more to do with the gang, but buy ordinary eighteen-penny tea from a grocer.

T. C.—The only addresses we know of where you "can go to get a steward's berth on the liners" are the offices of the various passenger steamship companies, and you are by no means sure of getting one then.

"ABROAD" (Devon).—You should know better than we how to obtain either a Government job or a position abroad in the building trade, but in case it has not occurred to you, you might keep your eye on the advertisements in the *Contracts Journal*.

E. A. U. (Brighton).—We are surprised that the solution of that ancient puzzle has not yet reached Brighton. It was a portrait of his own son, of course.

MRS. S. (Manor Park, E.).—No doubt your little boy's remark sounded very funny to his mother, but we regret to say it did not raise a ghost of a smile at 93, Long Acre.

A. W. H. (Hilgay).—"Can you compel a Church clergyman to toll the bell at the death of a Nonconformist?" We think not. Bell ringing is not one of the statutory duties of an incumbent. But some vicars we know of would be delighted to ring a double peal in such circumstances. You will remember it was the vicar told the sexton, and the sexton tolled the bell.

H. P. B. (Ynysddu).—We have no confidence in any of the quack "cures" for the tobacco habit.

J. F. R. (Edinburgh) encloses some verses, and writes: "I hope my pieces will please you. Please put them in your paper at your earliest convenience." So we will; but we are afraid that won't be this side of Doomsday.

F. E. K. (Devon).—Tell you of an obliging person who will lend you £100 at 2½ per cent. per annum without security? Madam, we wish we knew of such a person ourselves.

R. K. (Albany Street).—As to whether Byron or Goldsmith was the greater poet, it is a matter of opinion. Personally, we plump for Byron. Did not he write the lines which adorn the front cover of JOHN BULL?

"AMBITIOUS" (Norwich).—We can tell you nothing about the firm you mention, but don't part with your money until you have been supplied with reliable references.

J. G. (Washington).—"I am thinking of joining the 'Royal Naval Sick Berth Staff,' and would like your help." Sorry that when we join the sick berths we cannot even help ourselves.

W. P. F. (Westcliffe).—All you can do is to sue Craig, Craig and Co., of 1, Dunlop Street, Glasgow, for breach of contract for that is what their refusal to repair the watch with which they gave you a ten years' guarantee amounts to.

B. F. (Hightown).—Probably your best plan would be to write for particulars to the Medical Superintendent of the sanitorium in which you wish to serve as nurse.

Result of our "Stewards" Cup Contest. See page 28.

LEGAL.

"Molly" (Cambs).—To be married by licence costs about £2 14s. 7d.; it differs slightly according to the district. You could ascertain the exact amount from the local superintendent registrar of marriages. You could obtain a licence from the Vicar-General of the Archbishop of Canterbury, 3, Creed Lane, Ludgate Hill, London, E.C. One of you must have resided for fifteen days immediately preceding the issue of the licence in the parish in which the marriage is to take place. When you have obtained the licence you must take it to the clergyman of the church in which the marriage is to take place, and make the necessary arrangements. If you marry by publication of banns you must reside in the district for fifteen days prior to the publication. If you live in different districts the banns must be published in each. The cost is about 12s. 6d. for each district.

K. R. E. (Southwark).—The marriage is legal. You may be able to get the certificate rectified if you place all the facts before the Superintendent Registrar of Marriages, Somerset House, W.C.

"Cherry Picker."—Your question depends entirely upon the agreement under which the publican went into the premises, and without seeing this it is impossible to say whether he can recover the £80 or obtain compensation for improvements.

X. Y. Z. (London).—The wife can claim all her property. If the husband declines to give it up she could take proceedings against him. The fact that she is living with another man makes no difference.

"Medico" (London).—On the facts as stated you are liable to give a quarter's notice.

"Constant Reader."—Executors have a year in which to administer an estate, and until its expiration you cannot do anything in the matter. If you are not then paid you could sue the executors.

"Anxious" (Birkenhead).—As the law is at present you cannot have your marriage annulled. Neither the fact that you have been separated for over fourteen years, nor that your wife is thirty-four years older than you, makes any difference.

FINANCIAL AND INSURANCE.

Dominion Trust Corporation.—F. A. M. (Hove).—We had all the essential facts before us when we formed our opinion on the position. We do not require the assistance of our contemporaries in formulating the advice we give our readers.

Hudson's Consolidated.—G. T. R. (Kennington Park).—Decidedly speculative, with a limited market for the shares, and we should think you could pick out much more promising ventures with less risk.

W. J. Dawes and Co. (New York).—E. E. M. (Leytonstone).—We are looking into the matter and shall advise you again, but are afraid it is hopeless to do anything.

Manchester and London Underwriters.—Pa (Northampton).—Have nothing to do with them.

General Electric Co.—J. H. (Norwich).—The company is doing an excellent business and you should certainly not sell at present.

Investment.—R. S. (Lewisham).—We should recommend a sound railway stock or some good brewery debenture preference share, but you do not indicate your requirements sufficiently clearly.

London Cocoa and Chocolate.—F. M. (Gravesend).—Get out if you can; but there is no market in the shares and you may have to stick to them. Ask the secretary if he can make you an offer.

British Stock Film.—Anxious.—Do not touch them.

Miscellaneous.—J. G. H. (Waterlooville).—Boots' preference shares are a sound investment but are dear enough on the terms offered. We are not quite so sure about Van den Berghs, but Borax Consolidated (if that is the company you refer to) is a first-rate concern. Deferred shares, generally speaking, take the bulk of the profits after the preference and ordinary dividends have been paid.

Harrods.—A. B. C.—You would find the greatest difficulty in raising a loan on the shares at present, and we cannot see any practicable method of meeting your particular trouble in the circumstances

Canadian Land.—J. H. A. (Goodmayes).—The company has made you a very fair offer and you would be wise to accept it. You cannot expect to have the money returned at once, but if you try to hold on to the land we fear you may regret it. Come to terms and hope for the best.

Investments.—Safety (Birmingham).—Such stocks as Midland or London and South Western Railway preferred would suit your purpose as well as anything. We should not advise you to sell Consols at present. Your bankers will doubtless do your business quite satisfactorily.

Oilneet Trading and Development.—J. T. W. (Farnborough).—We cannot trace the concern. If you have any particulars about it please send them along.

Casino Nacional de Panama.—W. R. (Kirkby Stephen).—Have nothing to do with it. A company with a capital of £400,000 does not need to go touting for directors who are willing to put up a five-pound note.

Tropical Agricultural Development Agency.—E. F. C. (Nottingham).—We advise you not to have anything to do with it.

Premier Exploration and Wheal Vincent Tin Mine.—F. T. F. (Finsbury).—We are looking into the reports and may have something to say about them.

Enterprise and Inventions Development.—J. R. C. (Blackburn).—We know nothing definite against the concern, but think you would be wise to have nothing to do with it.

Sea Salvage Co.—Pentire (Harrow).—We have not changed our opinion about the concern, but it is always difficult and costly to resist calls unless shareholders combine for their mutual protection, and we are afraid there is no chance to do so in this case.

American and Canadian Securities.—P. (Plymouth).—In ordinary circumstances they may all be considered quite safe, but you can do nothing at present and must wait for better times. Why have you no British securities in your list? They would pay you equally well and give you far less anxiety.

Liverpool Victoria Legal Friendly Society.—W. I. (Peterboro').—You are confusing this Society with the Liverpool Victoria Insurance Corporation, whose policyholders have been transferred to the Company you mention. If the Society persist in their refusal to honour your claim, you had better consult a local solicitor.

Equitable House Property Co.—R. J. P. (Cardiff).—The Company was formed in a *bona fide* manner, but since the passing of the Life Assurance Act of 1909 it has been decided by the Courts that a Company of this character transacting house purchase business is required to lodge £20,000 for the security and protection of certificate holders. We are not aware that this provision has yet been complied with by this and certain other bond Companies we could mention. Until they do so the position in which they are placed is necessarily precarious. In any event, we are not favourably impressed with the conditions associated with their certificates and are unable to recommend them for investment purposes.

Insurance Appointment.—J. M. (Bradford).—If what you say can be substantiated, you appear to have just cause for complaint. Whether or not you could successfully sue for wrongful dismissal can only be determined by considering the terms of your agreement and the circumstances which have led up to your receiving the notice of termination. You do not mention the name of the Company with which you are associated, but after having built up the debit you mention, and then having opened up a new district elsewhere, it seems to us, in the absence of an official explanation, that you have been badly dealt with. However, yours is a case which could only be decided after looking carefully into the evidence. Obtain the opinion of a local solicitor.

Royal Insurance Company.—Socrates.—You could, of course, surrender the policy, and the Company, after deducting the outstanding loan, interest and premium, would pay over the balance. You had better write them and ascertain how much you would be entitled to receive in the event of the policy being surrendered. Having regard to the comparatively short period which must elapse before the policy matures, it is unfortunate that you are unable to keep it in force. Explain your position to the Company and they will tell you to what extent and how they can help you.

Sceptre Life Association.—Jan.—(1) The Surrender Values allowed on Whole Life Assurances are calculated as from age at entry, but the basis upon which these values are computed is not stated. You do not mention the age at entry, and we are, therefore, unable to give you the required information. (2) Many companies base their surrender payments on what is known as the Hm 4½ per cent. value. Taking this as the basis, and having regard to the premiums paid and accrued bonuses, the Cash Surrender Value works out at £311 9s. 8d.

National United Insurance Society.—P. McA. (Hinchburgh).—The society is by no means in a robust condition, and it is not to be wondered at that the management are seeking to transfer their liabilities to another company. The City and County Insurance Company is mentioned as being willing to take over the concern. We have no information respecting this latter company, and you had better satisfy yourself as regards its standing and position before assenting. If, as you state, the National Standard Life Assurance Corporation are willing to accept a transfer of your policy, that would undoubtedly place you in a more secure position.

Sun Life Office.—Welshed (Bristol).—(1) You had better obtain from the head office a statement of any charges registered against the policy. You will then understand precisely how the matter stands. (2) The second mortgage is legal, if proper notice has been given to the company, but it would not take precedence over the first, which would have to be discharged before the second claim could be allowed.

SPORTING.

Patrick O'Brien's Stewards' Cup Sweep.—G. B. (Heaton, Newcastle-on-Tyne).—Result sheets were posted the evening before the race.

Totalisator (Geneva).—Parkgate.—This must not be confused with the firm carrying on business at Lucerne, under the managership of Mr. H. Cullern-Bown.

"Tattersall's Club" (Calcutta).—W. S. (Norwich).—We have no recent information in regard to these people. The concern has nothing whatever to do with the Calcutta Turf Club. We are afraid we cannot help you in the matter and have returned the papers.

Stuart and Smith (Bouveret).—S. E. P. (Leicester).—We have no doubt that the voucher you send us is genuine, but have no information regarding the standing of the firm in question.

Diamond's Stewards' Cup Draw.—A. T. L. (Ripon).—Yes, we were represented at the draw; but, in view of certain legal decisions, which, however, we do not think will stand good, we did not feel justified in reporting the proceedings.

Mark Pizzey.—Curious.—Mr. Pizzey has, we understand, relinquished the business of a turf adviser and is now an ordinary turf accountant.

Second Edition now ready—"John Bull in Crankyland" 1/- net. Buy it now.

CITY NOTES.

(For Financial and Insurance Letter-Box, see Letter Bag pages.)

Stock Markets Closed.

When members arrived at the City last Friday morning they found the doors of the Stock Exchange closed and an announcement to the effect that the House would remain shut until further notice, which would be given in the Press one day before the opening. Evidently, therefore, a fairly long suspension of business is contemplated. This is by far the most drastic action which the London market has ever felt it necessary to take, at any rate for more than a century, and it sufficiently emphasises the gravity of the situation. As a matter of fact, dealings had become practically impossible for several days previously. There was no sign of panic, but the haggard, drawn faces met with everywhere told their own tale. After London had absorbed the bulk of the stock offered from the Continent, dealers had to close their books, and it was quite useless for sellers to attempt to offer any more. Thus paralysis gradually crept all over departments, and no doubt the decision to close the House was the best thing that could be done—from the members' point of view. It is certain to create a profound impression in the country, and will make people realise better than anything else what the first-fruits of a European war may be like. Before this appears in print the situation may be improved (pray Heaven it may)!, but although the hour has not yet struck the omens are not favourable.

Bank Combines.

The tendency towards Bank absorptions is not confined to this country. An amalgamation has been arranged between the Banks of Nova Scotia and the Metropolitan Bank. The number of chartered banks in Canada has accordingly been reduced to twenty-three. We confess that the continuance of the restriction of healthy competition and the growing power thereby secured by certain banks is not to our liking, and cannot be regarded with favour by the trading and commercial community, who, after all, are the banks' best customers. The question is being asked: When will the process of absorption cease?

Associated Petrol Consumers.

Motorists who became subscribers to the shares of this concern, which has come to grief after an existence of barely four months, will assuredly not permit it to be wound up voluntarily. The prospectus made certain representations which are now found to have been quite unwarranted by facts, and it is inconceivable that no one is to be called to account over the failure. Compulsory liquidation should be insisted upon.

"Northern Terrors."

Advices from Port Darwin just received in the City confirm our oft-repeated prediction that the Commonwealth Government would ere long rise to an appreciation of the undoubted value from a mining point of view of this territory. We pinned our faith to Northern Australia years ago, and if the same energy had been shown then by the powers that be as is now being manifested, the field would to-day be a second Witwatersrand so far as gold is concerned, and a second Cornwall in regard to tin.

John Bull, Limited.

The accounts for the six months ending the 30th June have now been completed, and they show that the prosperity of the Company, as indicated in the last report, is being fully maintained. The question of an interim distribution upon the Ordinary shares is now under consideration—the Preference shareholders having already received their dividends in respect of the period in question. Any shareholder desirous of realising his holding should communicate with the John Bull Bank, 27-30, Old Jewry, London, E.C., stating the lowest price which will be accepted.

A Peppercorn Promotion.

In our issue of July 12th last year we criticised the prospectus of Peppercorn Brothers (1913), Limited, under the above heading, as "a most unattractive proposition," setting forth in some detail the reasons which prompted us to regard it in this light. Hardly a year afterwards we find a Receiver and Manager in possession and a petition for compulsory liquidation on the file!

The John Bull Bank.

Having so frequently vouched for the financial soundness of this institution, we are glad to learn that it has without any difficulty withstood the strain of the recent crisis. Indeed, it has been in a position to render its customers facilities unobtainable at other banks, with the result that many new accounts have been opened. We understand, too, that its depositors are at liberty to withdraw their money, should they desire to do so, without waiting for the expiration of the stipulated period of notice. There can be no question that the Bank is steadily forcing its way in the banking community, the members of which now treat it with every respect and confidence—whilst a recent testimonial from the Bench to the *bona-fides* of its business has also assisted its progress. Conducted with enterprise and integrity, as at present, it should continue on its upward career.

The Penny Bank.

We are sorry to have a different tale to tell in regard to this institution. We have never believed in the possibility of its permanent success; and we know what a near shave it had during the run upon it some years ago. We do not hesitate to say that, except in the most exceptional circumstances—amongst which must be economical and expert control—no bank dealing in such small sums could possibly succeed. We used to tell the late Sir G. T. Bartley our opinion, and the best reply he could ever make was, "Well, it will never come to grief in *my* time."

Messina (Transvaal) Development.

What the Canadian Agency had to do in this galley has never been properly explained, but now that the facts are leaking out perhaps the shareholders will try to discover. It appears, however, that the Messina Company advanced £183,000 to the Canadian Agency against a lot of securities of very doubtful value, including £160,000 Canadian Agency Debentures, and further discounted bills to the tune of some £70,000. It also took acceptances for £96,000 against copper shipments, but these would appear to be fully covered by the metal delivered or in transit. Add some £25,000 tied up in the Chaplin, Milne failure, and the shareholders have a nice little loss to face. It is stated that the mine is making a profit of over £100,000 a year, so that the company ought to pull round in time, but the shareholders have not much to thank their ex-chairman for.

British European Trust.

Some months ago we were engaged in a little controversy with Mr. A. Moriatiny in respect to the above company and his former exploits in the City. We note that the company has just been engaged in losing an action before Mr. Justice Scrutton, wherein it practically submitted to judgment for the return of £4,000 paid to it for the purpose of floating some timber properties. We trust that the plaintiff may reap the fruits of his victory.

Holty-Toity!

Mr. Ritter von Ofenheim, of Ofenheim and Company, 34, Bishopsgate, E.C., and Vienna, harbours no small conceit of himself. At the recent meeting of New Oil Properties, Limited, a concern which since its inception has been a consistent dividend-payer—somewhat of a *rara avis*—he told the shareholders that the reason why the company should be liquidated was that he was getting older and had not, perhaps, the same energy as before. He is only four years older than he was when the company came into existence, and can thus hardly expect us to accept the plea of advancing age as convincing. As to his probable lack of energy, his colleagues will not be flattered at the slur which is cast upon them. Mr. von Ofenheim is said to hold one-third of the capital, and the liquidation is to be carried on by easy stages. Those who desire to sell their shares at once are offered one guinea a piece up to 1,000 shares, ex-dividend, should they have signified their acceptance to him by August 1st. We trust they accepted the offer, for this sudden resolve on the part of the board to liquidate an apparently flourishing company is somewhat disquieting, unless we are to believe that no one in the City of London except Mr. Ritter von Ofenheim is capable of looking after its affairs. "Which," as Euclid used to say, "is absurd."

Write your Holiday Letters with a "John Bull" Pen. Coupon on page ii. of cover.

AUGUST HOLIDAY PRIZES!

60 TO BE WON THIS WEEK.

FIRST PRIZE

£500

FIRST PRIZE

2nd Prize £50

3rd Prize £25

10 HOLIDAY PRIZES OF £10

WE ARE AGAIN OFFERING 40 WEEK-END PRIZES of £2 10s.

10 HOLIDAY PRIZES OF £5

50 Prizes of 10/-

4,000 Handsome HOLIDAY PRIZES Value £900.

1,000 Prizes of 2/6

Bullets can only be constructed from any of these 40 Examples.

WAR DECLARED	A FAIR FIGHT	AT THE FRONT	FACE TO FACE	IN THE CUPBOARD
THE VERY LATEST	AT HOME	BEST IGNORED	MAKING GOOD	WORTH HAVING
GRAVE SITUATION	ACROSS THE BORDER	PARTING WITH SORROW	ENDLESS TROUBLE	JUST MY LUCK
A WAITING MAID	TOMMY'S MANOEUVRES	STARTLING COLLAPSE	BAD MARK	LED ASTRAY
IRISH MEASURES	DIFFICULT TO REALISE	CAN'T BE DONE	THE MODERN MISS	ALL ABROAD
TAKING UP ARMS	LEAVE STOPPED	REQUIRES ATTENTION	WITHOUT EXCUSE	A TRUE FRIEND
SEASIDE COUPLES	STAYS ALL NIGHT	GETTING TOO OLD	TIPPING THE WINK	DISAPPEARING TRICK
ALTOGETHER UNNECESSARY	HASTY WORDS	FIRST ATTEMPT	PARTING KISS	HOLIDAY WEAR

5,113 PRIZES VALUE £1,875 TO BE WON THIS WEEK.

HOW TO MAKE BULLETS.

First choose any of our forty examples. Then give two words or three words having some bearing on the example chosen. The FIRST AND LAST word selected MUST begin with ANY OF THE LETTERS in the example chosen. If three words are selected any word can be used as the middle word.

For instance, if you take the example "THE VERY LATEST," and take the letters "A" and "S," using the word "PAPERS" as the middle word, you can make the Bullet "ALL PAPERS SEEK." From the example, "ALTOGETHER UNNECESSARY" the Bullet "OFFERING ADVICE" can be formed. Again, if you choose the example, "BEST IGNORED," using the letter "S" as initial for both the first and last word, you can make the Bullet "SHOES AND SHIPS."

Competitors may send in two BULLETS on one coupon for sixpence. But if both coupons are used a postal order for one shilling must be sent.

The ink will not run if the coupon is slightly warmed before being used.

Competitors can see the "Bullets" Judges at work at any time.

Closing date, Thursday, August 13th.

Example.....

Bullet.....

Example.....

Bullet.....

(97) P.O. No.....

I agree to enter this Competition in accordance with the rules and conditions announced on page 35.

Signed.....

Address.....

A Sixpenny P.O. Must Accompany this Coupon.

Not more than three words may be used to construct a Bullet.
This week's Bullets Coupons will also be found in "Mary Bull," dated August 15th.

Closing date, Thursday, August 13th.

Example.....

Bullet.....

Example.....

Bullet.....

(97) P.O. No.....

I agree to enter this Competition in accordance with the rules and conditions announced on page 35.

Signed.....

Address.....

A Sixpenny P.O. Must Accompany this Coupon.

If Both Coupons Are Used a Postal Order for 1/- Must be Sent.
ENVELOPES SHOULD BE MARKED "BULLETS NO. 97," "JOHN BULL," LONG ACRE, LONDON, W.C.
Write "COMPETITION" on top left-hand corner of Envelope.

The Result of this Competition will appear in our issue dated August 29th.
For Rules, etc., see opposite page.

RESULT OF 94TH BULLETS COMPETITION.

FIRST PRIZE OF £500:—

Mr. C. FULCHER,
118, Northumberland Road,
Dublin.

Example:—MAKING A SPLASH.
Bullet:—"GOING UNDER" NEXT.

SECOND PRIZE OF £50:—

Mrs. BABEL HAYNES,
30, Thorncliffe Road,
Barrow-in-Furness.

Example:—MATRIMONIAL AGENTS.
Bullet:—SOMETIMES "LAND" LADIES.

THIRD PRIZE OF £25:—

Mr. W. BLACOE,
81, Kingfield Rd.,
Aintree, Liverpool.

Example:—EVERYBODY DISLIKES.
Bullet:—"RETURNING" THEIR INCOMES.

10 HOLIDAY PRIZES OF £10 EACH

Are Awarded as Follows:—

Mr. J. DOHERTY, 8, St. Mary's Square, Paddington:
CHARITY BAZAAR—ATTRACTIVE "FEATURES" HELP.
Mr. P. H. SMITH, 61, Olive Road, Cricklewood, N.W.:
FULL OF PROMISE—PROFESSOR'S MONEYED PUPILS.
Mr. R. H. WILSON, 10, Vicarage Road, Chelmsford, Essex:
IN WRONG COMPANY—"GREEN" AND GOLD.
Mrs. MILLIE L. HEINSINGER, 337, Moss Lane, Manchester:
HOLDING HANDS—IRISHMEN PREFER "ARMS."
Mrs. H. K. HAYNES, Fort Matilda, Greenock:
HOLDING HANDS—SOMETIMES NOT "INTENDED."
Mrs. J. NORMAN "Millom," Hill Avenue, Victoria Park, Bedminster:
ON THE INCREASE—CANDIDATES' DONATIONS SHORTLY.
Mr. J. GALLACHER, 12, Strathclyde Street, Bridgeton, Glasgow:
THE LAST ROUND—"SO LONG" DELAYED.
Mr. J. PREECE, c.o. Balbrennie, Duchy Road, Harrogate, Yorks:
COOL AND COLLECTED—A DANGEROUS ADVERSARY.
Mr. B. SAVAGE, 40, Glazbury Road, West Kensington:
HOLDING HANDS—"DECLARATION" ANXIOUSLY AWAITED.

£10 Divided between

Mr. M. A. LINDSAY, 21, Derby Street, Stockton-on-Tees,
AND
Mr. ROBERT TWEEN, 32, The Grove, Vauxhall, S.W., who each sent:—
FULL OF PROMISE—LODGER'S FIRST MEAL.

10 HOLIDAY PRIZES OF £5 EACH:—

Mr. F. SIMKINS, 100 Byne Road, Sydenham:
NOT PRESENTABLE—THEN VISITORS ARRIVE
Mr. W. J. BUGDEN, 34, Lime Hill Rd., Tunbridge Wells:
FATAL MISTAKE—ASSUMING ANTAGONIST FOOL.
BELLE SLAYMAKER, 50, Seamoor Road, Westbourne:
LODGING A COMPLAINT—AS "THINGS" GO.
Mr. B. A. HOLLINGS, 6, Fourth Avenue, Tong Road, Leeds:
LASTING AFFECTION—NO "TRIFLING" AFFAIR.
Mr. E. M. WATHEN, Bella Vue, Gabalfa, Cardiff:
HOLDING HANDS—AFTER MARRIAGE—HEADS.
Mr. S. J. JOHNSON, 9, Carlton Road, Manor Park Essex:
CHARITY BAZAAR—ASPIRING CANDIDATE'S BACKDOOR.
Mr. C. PENN, 92, Buller Road, Thornton Heath, Surrey:
SHOCKS MOTHER—HUBBY'S "GOOD MORNING."
Mr. F. J. DUNN, Croxdale Station, Durham:
DON'T MENTION IT—THEN SCANDAL DIES.

Mr. A. LEEDHAM, 9, Red Lion Street, Burnley:
NOTHING HIDDEN—OSTRICH THINKS OPPOSITE.
Mrs. A. WILSON, 104, Clarence Drive, Hyndland, Glasgow:
FATAL MISTAKE—THOUGHT TERMS "EASY."

40 WEEK-END PRIZE WINNERS OF £2 10s. EACH.

ADAMS, A. L., A.B., 12 Ward, Royal Naval Hospital, Stonehouse, Devon.
BEARD, J. E., 3, Royal Parade, Eastbourne.
BOWDEN, W., No. 6 Ward, City W. Infirmary, Hendon.
BRALHAM, S., Wells, Norfolk.
CHAPPELLE, J. W., Parkyiew, Lennoxtown, by Glasgow.
CHAPMAN, W., Lakenheath Station, G.E.R., Suffolk.
CHARLWOOD, H. B., Oakdale, Haslemere, Surrey.
COLEMAN, E. G., 45, Richmond Road, Westbourne Grove, W.
CORKE, C. T., 105, Sunny Hill Road, Streatham, S.W.
COLLINS, L., 261, High Street, Exeter.
DANDO, P. A., 98, Bute Street, Treherbert, S. Wales.
DAWSON, E., Mrs., 3, Lynton Road, Chorlton-c-Hardy, Manchester.
GAINES, E. A., Long Street, Tetbury, Glos.
GODWIN, Mrs., Rochdale Road, Bracknell, Berks.
HAWTHORN, G. A., 123, London Road, Coalville.
HODDER, W., 37, Edith Avenue, Plymouth.
HOWARD, J., 42, Corporation Road, Newport, Mon.
HUTCHINSON, W. R., 32, William Street, Newry.
JONES, F., 31, Egerton Street, Manchester, S.W.
KERSLEY, S. R., Rev., Congham Rectory, King's Lynn.
LEITCH, D., 29, Bonnygate, Cupar, Fife, N.B.
LIVINGSTONE, H. J., 227, Oxford Road, Manchester.
MARTIN, H. G., 156, Trentham Road, Stoke-on-Trent.
McARTHUR, Mrs., 4, Cambridge Terrace, Devonshire Road, Merton, S.W.
MILLER, W., Engine-keeper, 90, Broad Street, Cowdenbeath, Fife.
MURRAY, C., Goff's Oak, Waltham Cross.
O'CONNOR, J. E., 28, Appleton Road, Widnes, Lancs.
ORR, C., H.M. Register House, Edinburgh.
PARRY, E., Mrs., 47, Aubert Park, Highbury, N.
SCANTLEBURY, L., Fore Street, Callington, Cornwall.
SMITH, L., Mrs., 25, Rosneath Place, Edinburgh, N.B.
SPENCER, J. T., 63, Badsbury Gardens, Birchfield, Birmingham.
SPICER, N., Miss, Buckingham Palace Hotel, Buckingham Gate, S.W.
STORRY, A., 618, Royal Navy Torpedo Factory, Greenock.
TINDALL, F., Mrs., 22, Quebec Road, Norwich.
TURNER, R., 7, Warwick Road, Ealing.
WALTERS, W. J., 32, Worley Road, St. Albans, Herts.
WARD, F., Professional, Royal Ascot Golf Club, Berkshire.
WATSON, T., The Cloisters, Windsor Castle, Berkshire.
WILSON, W., Junr., 15, Sunnyside, So. Hylton, Sunderland.

The original of the above cheque will be on view at the premises of Mr. J. Beard, wholesale newsagent and stationer, 43, Eastgate Street, Gloucester, from Thursday, August 6th.

A reproduction of the cheque on a slide will be shown exclusively at The Palladium, Westgate Street, Gloucester.

Selection from Fifty Less Prize-Winners.

Albrecht, H., 2, Oak-avenue, Heaton Moor, Nr. Stockport.
Bandesey, A., Mrs., Montreux Palace, Hotel, Montreux, Suisse.
Barnie, J., Office of Surveyor of Taxes, Belfast.
Bailey, D., 409, Green-lanes, Harringay, N.
Booth, W., 37, Byeands-st., Middlesbrough.
Brown, F., 10, Clarendon-place, Stirling.
Brokenshire, H., South Western Hotel, Padstow.
Cheeseman, S. F., Pen Rhos, Llanfair, M.E., Bryntag P.O., Via Menai Bridge.
Clarke, A. S., Conservative Club, Bohemia, St. Leonards-on-Sea.
Cowen, L., 72, Haughton-rd., Sheffield.
Craig, F., 85, Minard-rd., Partickhill, Glasgow.
Cullis, S. M., Mrs., 30, Fielding-rd., Bedford Park, W.
Davies, T., 103, Victoria-rd., Fleur-de-Lys, Pengam, Glam.
Davies, J., 33, Menurecafn-rd., Penygraig, Rhondda, Wales.
Duckworth, M., Mrs., Silver Cinema, Shepherd's Bush, W.
Evans J., 53, Weston Grove-rd., Woolston, Hants.
Findlow, T. W., 18, Harrowby-rd., Seaforth, nr. Liverpool.
Flemings F., Miss, 74, Lymington-ave., Wood Green, N.
Francis, D., 93, Cowley-rd., Brixton, S.W.
Fyfe, G., Junr., 29/1, John Wood-st., Port Glasgow.
Gladwish, T. L., Old London-rd., Hastings.
Hammond, S., Manager, London Central Meat Co., Ltd., Holbeach, Lincs.
Hepburn, A., Mrs., 25, Railway-st., Langley Park, Durham.
Hillyard, H. L., 37, William-st., Woolwich, S.E.
Kisbey, J. H., Vaudeville Club, 98, Charing Cross-rd., W.C.
Long, N. R., Mrs., North Lodge, Hoddesdonbury, Hoddesdon.
Martin, H., Aiburth, Upton-avenue, St. Albans, Herts.
Marchment, C., Cadland, Fawley, Southampton.
Massey, A., 7, Eastgate-st., King's Lynn, Norfolk.
Musson, A. F., 3, Bolton Gardens-mews, South Kensington, S.W.
Mills, M., Miss, 1, Glengyle-ter., Edinburgh.
Moon, J., 50, Chester-rd., East Ham, E.
Murphy, Father, 48 Islington, Blackburn.
Nicholls, J. R. M., 31, Median-rd., Lower Clapton, N.E.
Paul, R., Mid Bonvil, Cupar, Fife.
Perry-Warnes, S. H., Trooper, City of London Yeomanry (R.R.) Camp, Warren Estate, Findon-rd., Worthing.
Polwarth, J. B., 39, Windsor-rd., Monkseaton, Northumberland.
Pougher, H. E., Wellington-ave., Whalley Range, Manchester.
Pratt, S. E., 24, Avondale rd., Earlsdon, Coventry.
Skinner, Miss, Puckeridge Bakery, Ware, Herts.
Smith, W., 26, Sheffield-rd., Godley, Hyde, Cheshire.
Smith, Dora S., 10-13, Henry-st., Dumbarton, Scotland.
Sullivan, J., Bandsman, North Pier, Blackpool.

"BULLETS" RULES (*which must be strictly adhered to*).

1. The First Prize will be awarded for what, in the opinion of the Judges, in consultation with the Editor, is the best "Bullet" received, and the other prizes in order of merit, the test being cleverness, aptness and originality. A careful study of the winning efforts from week to week will also indicate the standard of merit to be attained. The right to divide a prize or prizes among two or more competitors is reserved.

2. Bullets must be plainly written on one of the coupons on page 34, and only two attempts may be written on each coupon.

3. Both coupons may be used, but each coupon must be accompanied by a postal order for 6d. made payable to JOHN BULL and crossed ____ & Co. Competitors must write their names and addresses, and the date of sending the order on the back of the postal order, the number of which must be duly noted on each coupon submitted. Competitors sending more than one coupon may enclose one postal order for the full amount covering the number of their coupons. Stamps will not be accepted.

4. Coupons must not be defaced in any manner, or have portions of another coupon pasted upon them.

5. Entries must reach us not later than the first post on the morning of Thursday, August 13th.

6. The Editor undertakes that every Bullet received shall have careful consideration by a competent staff of qualified judges.

7. The Editor's decision on any matter of dispute arising in connection with this competition must be accepted as final and legally binding in all respects and acceptance of this rule is an express condition of entry.

No element of chance enters into the adjudication of our "Bullets" Competition. Every coupon is judged by TWO DIFFERENT Members of our special staff of Adjudicators, who have been elected by reason of their high qualification for this work. This staff put aside all coupons which they consider sufficiently meritorious to qualify for a prize. So that, before any coupon is rejected, TWO DIFFERENT Judges have to decide that it is not of sufficient merit to receive a prize. Then, all coupons selected are considered by the Competition Editor in consultation with the Judges, are reduced in number to correspond with the total number of prizes to be awarded. The Competition Editor, again in consultation with the Judges, next selects all the lines of outstanding merit. These are placed before the Editor, who, after consultation, decides finally the order of merit. This system of judging keeps a large staff of Adjudicators continually occupied the whole of the week—so thoroughly is the work done. We would point out that, by this system of judging, no award is decided arbitrarily by one mind. It is only after a line has been considered sufficiently meritorious by a BODY OF JUDGES IN CONSULTATION, all of whom are specially qualified for the work, that it can receive a cash or any other prize. As regards the principal prizes, the coupons of outstanding merit are considered many times by the Editor, and also by the Competition Editor and the adjudication staff in consultation, before the final awards are made. In a sentence, ALL coupons are read and considered, and re-read and re-considered by a specially selected staff of highly-qualified Adjudicators, under the general supervision of an experienced Competition Expert—and in consultation with the Editor. That is why "Bullets" constitute a genuine skill contest, free from any and every element of arbitrary decision or of chance selection.

Complete List of all Cash and other Prize-Winners in the above Competition can be seen at the Offices of "John Bull."

Racing Notes.

Backers of Jarnac II. for the Stewards' Cup must not be downhearted. Owing to the vagaries of the start, the horse, like By George! and Mercutio, never had a chance. But a day will come.

Our selections for the other big races were right on the spot. At Last was only beaten a head in the Cup, and John Amendall ran a good third in the Plate. In minor races we did very well, with such as Redfern, First Spear, My Prince and The Glaze c, and with just a little luck should have had a really good Goodwood.

The results at Brighton and Lewes this week will be influenced a good deal by the running at Goodwood, and some of the unlucky horses at the Ducal meeting will no doubt make amends at these meetings.

To-day (Wednesday) at Brighton Radiant should win the Sussex Plate. He was drawn badly in the Stewards' Cup, and was also considerably knocked about during the race. The Stanmer Plate should go to Mafioso. The principal race is the Brighton Cup, now confined to three year olds. The distance hardly looks far enough for Willbrook to show him at his best, and perhaps Green Falcon is the best to stand. He is certain to improve on his Chesterfield Cup running. If that speedy filly Eager Eyes goes for the Rottingdean Plate she will win it right enough. And only on her absence would Thymian have a chance.

To-morrow (Thursday) Achtoi may be good enough to win the Brookside Plate, and High and Dry, who has before done well on this course, should win the High-Weight Handicap. The Cliftonville Plate will probably be the race selected for Silver Spray, and that being so she will give the weight to all the others.

BRITISH BOXING CHAMPIONSHIP

AHEARN v. CARPENTIER.

This coupon entitles the holder to book one £1, 10s., 5s. or 2s. 6d. seat.

THE STADIUM, SHEPHERD'S BUSH,
Monday, August 17th.

Kempton Park

The GREENWOOD HANDICAP.

To be run WEDNESDAY, AUGUST 12.

£150

FOR CORRECT COUPON.

£100

MUST BE WON.

Kempton Park is the venue of this week's Racing Contest. The race we have selected is the Greenwood Welter Handicap, to be run on Wednesday, August 12th. The task set our Competitors this time is a very easy one, the field being very small, as will be seen by the coupon. The coupon appears once only—send in your entries early—*you* may as well have our £150 as anyone else. You can forward as many coupons as you like.

WHAT YOU HAVE TO DO.

On page 2 of our cover you will find a coupon containing the names of the horses entered for the Greenwood Welter Handicap, to be run at Kempton Park on Wednesday, August 12th. The names given are taken from *The Racing Calendar*, but as we go to press some ten days in advance of the race to be run we cannot foretell the scratchings likely to be made. Watch the papers day by day for the scratchings.

COUPON
will be found
on
PAGE 2 of COVER.

Your task is to put the figure **1** in front of the name of the horse which you think will finish *first*, the figure **2** against the name of the horse which you think will finish *second*, the figure **3** against the name of the horse which you think will finish *third*, the figure **4** against the name of the horse you think will finish *fourth*. To the reader or readers placing correctly the *first four* horses we shall award **£150**

In the event of nobody placing **all four** correctly we shal award a prize of £100 to the competitor sending in the most nearly correct coupon. Thus

£100 MUST BE WON.

HOW TO MARK YOUR COUPON.

If you think, for instance, that "Mohacz" will win, you must put the figure **1** opposite that horse's name. If you believe that "Candytuft" will finish second, you must put the figure **2** opposite his name. If you predict that "Romeo" will finish third, you must put the figure **3** against his name. If you think that "G.P." will come in fourth, put **4** against that horse's name.

N.B.—You must not mark more than four horses on any single coupon or else such coupon will be disqualified.

In the event of competitors tieing, the prize money won will be equally divided. The Editor's decision is to be final.

Address, JOHN BULL, 25, Floral Street, Covent Garden, London, W.C. Mark envelope "Racing Contest." Closes Tuesday, August 11th.

ONE WEEK ONLY. | **CLOSES AUGUST 11.**

After you have filled up your entries for this competition, turn to page 34, where you will find particulars of "Bullets," a simple and attractive Competition, which you should not fail to enter. Over 5,000 prizes are to be won this week. A first prize of £500 in cash is offered for the best "Bullet" received, together with other substantial cash prizes.

Success Upon Success!

"Gale's Special"

The "SPECIAL" that Guarantees Your Success Maintains a Great Reputation.

"Fewer selections and more winners than any of its rivals."—*Vide The Sportsman.*

Proof! Proof!! Proof!!!

MAIDEN ERLEGH for the City and Suburban; ALEPPO for the Chester Cup; THE CURRAGH for the 'Jubilee' Handicap; DURBAR II. for the Derby Stakes; THE CURRAGH for the Princess of Wales' Stakes, and SON-IN-LAW for the Goodwood Cup.

Next Monday's issue of "GALE'S SPECIAL," published at 2s. 6d. will be sent post free in plain sealed envelope upon receipt of 1s. P.O. or Stamps to all readers of "JOHN BULL" enclosing this paragraph.

Sportsmen requiring unequalled and sterling intelligence should not miss

A SPECIAL OFFER

to "JOHN BULL" readers for

Next Friday's "GALE'S" PRIMUS WIRE.

10s. only! 10s. only!

The usual charge for the SPECIAL PRIMUS WIRE is TWENTY-FIVE POUNDS PER MESSAGE. In no circumstances whatever is more than one selection ever mentioned on this message, and the following is a list of recent wires:—

July 10.—**DESOLATION**, 10 to 1 agst	...	WON
July 15.—**SANDUSKY**, 7 to 1 agst	...	WON
July 18.—**REDFERN**, 2 to 1 agst	...	WON
July 21.—**ONEIDA II.**, 6 to 1 agst	...	WON
July 24.—**LIGHT BRIGADE**, 7 to 2 agst		WON

In addition to the above satisfactory information all recent SUBSCRIBERS have received "THE ADMIRAL'S" SEALED ENVELOPE SYSTEM free of charge. This System predicts winners at 10's and 20's at practically every meeting, and the following selections were indicated for the Goodwood Meeting:—

RED FINCH (100 to 8), won, Charlton Handicap.
LORD ANNANDALE (100 to 9), D.H., Stewards' Cup.
COLLODION (100 to 8), won, for the Goodwood Plate.
NAUGHTY EARL (100 to 6), won, Singleton Plate.
Amos (100 to 6), Third, for the Halnaker Plate.
KILTOI (100 to 6), won, for the Chesterfield Cup.

£1,000 TO ANY CHARITY FOR PROOF TO THE CONTRARY.

POST TEN SHILLINGS

for the SPECIAL PRIMUS WIRE FROM LEWES ON FRIDAY NEXT, and secure satisfaction and profit in your Turf investments. This offer will not be repeated.

Note that our ONLY address is:—

"Gale's Special,"

Ruskin Buildings, Birmingham

Telegraphic Address: "WINNERS, Birmingham."

"TURF TOPICS"

Every Tuesday. Price 1/-

The Paper for Winners!!

CONTINUED AND WONDERFUL SUCCESS OF OUR WIRES.
Occasional One Horse Wire Saturday. "Verbena Fear Nothing" Won 7-1.

Friday,	July 31st	..	..	Black Pirate, 2nd, 7—2.
Thursday,	" 30th	..	..	Matelot, 2nd, 4—1.
Wednesday,	" 29th	..	..	Harmonicon, won, 11—8.
Tuesday,	" 28th	..	..	Cressie, won, 7—1.
Friday,	" 24th	..	..	Leda, won, 5—2.
Wednesday,	" 22nd	..	..	Antigua, won, 2—1.
Monday,	" 20th	..	..	Parrot, won, 7—2.
Friday,	" 17th	..	..	Glencairn, won, 10—1.
Tuesday,	" 14th	..	..	Glencairn, won, 5—1.

WAS MORE CONVINCING PROOF EVER OFFERED?

Terms: **20s.** deposit and the odds to **10s.** an **Occasional Special One Horse Job Wire**, or **20s.** will pay for **5 Daily One Horse Wires, 10s.** pays for a Guaranteed 2-1 winner.

Remember on no account is ever more than one horse mentioned on a wire and those who only want an occasional GOOD THING will only receive an occasional good thing not every day, like so many do. I know of a PARTICULARLY GOOD THING FOR SATURDAY NEXT for wire clients, and the price will be a big one, but, as is usual on this particular day of the week, I differ from my usual custom and send

A POPULAR SATURDAY TWO HORSE WIRE FOR 5s.

and if it is not successful **the following Saturday's wire is sent absolutely free.** The Extra Special I am particularly confident about on Saturday will be placed first on the wire but I am almost equally confident of the second horse scoring too, and together they should form a Wonderful **Double.** Last Saturday Verbena 7-1, Take Care, 2nd, 6-1.

6 OUT OF THE LAST 6 SATURDAYS HAVE BEEN RIGHT.

The above wire is for the benefit of those only able to deal with wires on a Saturday, but it so happens that very often the best things run during the week and therefore those who can deal with wires on a week-day are earnestly advised to subscribe for a series of wires or for an Occasional Good Thing.

Recent winners given by "T. T." are:—Redfern, My Prince, Stung Again, Harmonicon, First Spear, Friar Marcus, Black Jester, Eager Eyes, Short Grass 10-1, Mount William 100-7, Aleppo 6-1, Lovewood 100-8, Glencairn 10-1, Young Pegasus 100-12, Sandusky 7-1. Tuition Nap, 11-2, Saturday.

"Turf Topics" this week has a special article on the Brighton High Weight Handicap Thursday and the Lewes Handicap of £1,000 on Saturday, both very confident selections besides items of inestimable value on a few minor events and next week it will be just as good. To all sending 1s. for "Turf Topics" we will send

2 FREE OVERNIGHT LETTERS.

2s. 6d. pays for 3 issues, 5s. for 4, 9s. for 8 and 7s. 6d. for 12 weeks, the latter includes all Overnight Letters to the end of the season Free and One Free Wire any day you like to name!

"TURF TOPICS," 22, Bedford Chambers, King Street, London, W.C.

"THE HOUNSLOW RACING CRITIC." (Established 1900.)

Edited by H. HIBBERT.

The Most Up-to-date Racing Special.
Published at 4 p.m. each Monday. Price 2s. 6d.

SPANISH PRINCE Won 8 to 1. **SPANISH PRINCE** Won 8 to 1.
SPANISH PRINCE Won 8 to 1. **SPANISH PRINCE** Won 8 to 1.

MY PADDOCK WIRE ON THURSDAY SAYS A CONVINCING RECORD.—The One-Horse Naps are in grand form.

DAN RUSSEL	NAP	Won 5 to 2	(The Knowsley Dinner Stakes).
FLORENTINO	NAP	Won 5 to 4	(The Liverpool Plate)
WARLINGHAM	NAP	Won 9 to 4	(The Seymour Handicap).
HARMONICON	NAP.	Won 5 to 2.	(The July Handicap).
HAPPY FANNY	NAP.	Won 4 to 1.	(The Witton Handicap).

Making 28 Winners out of 73 Selections.

And worked on my New Method with a £20 bank, the bank to-date stands at **£182 10s. 10d.**

Only two selections per day are given. The best is napped as above. A complete list of all the selections given Nap in the "Critic" each week from March 24th is given on the Back Page of the "Critic" each week, so that clients can see at a glance what kind of selections are given. A One-Horse Nap is given each week, and is what I consider the best thing of the week. **FLORENTINO**, Nap, won 5 to 4, was the best thing of the week this week. There are no tips from training quarters; there is no confusing of chances with other selections. My business is carried on in a straightforward way. I have been advertising for the last fifteen years in all the principal sporting papers.

THURSDAY'S DOUBLE WAS:—
DAN RUSSEL.... NAP. Won 5 to 2 **POLYDAMNA** .....Won 5 to 1
WEDNESDAY'S DOUBLE WAS:—
FLORENTINO ....NAP. Won 5 to 4 **BLACK JESTER**.....Won
ANOTHER RECENT DOUBLE WAS:—
WARLINGHAM ..NAP. Won 9 to 4 **CORCYRA**..... Won
ANOTHER RECENT DOUBLE WAS:—
HAPPY FANNY ..NAP. Won 4 to 1 **THE FOREST**..... Won 5 to 1
ANOTHER RECENT DOUBLE WAS:—
THE GULLER.... NAP. Won 9 to 2 **CARANCHO**..... Won 5 to 1
ANOTHER RECENT DOUBLE WAS:—
THE BOSS..... NAP. Won 7 to 4 **KNIGHT OF GLIN**.. Won 5 to 1
ANOTHER RECENT DOUBLE WAS:—
SERENADER ....NAP. Won 7 to 1 **BRAVE CHAP**..... Won 7 to 1

Other long-priced winners include:—**CANE CHIEF**, WON, 8 to 1, etc.

IMPORTANT NOTICE.

The price of the "Critic" to date has been 2s. 6d., but next week's double number, 8 pages, will give special notes on Racing, Boxing, Golf, Cricket, and Stocks and Shares, and will be the most up-to-date special published, and to every reader who mentions JOHN BULL I will send to them for 1s.

To all who enclose a 6d. stamped Telegraph Form I will send them Wednesday's Fear Nothing Gem entirely Free.

My Wires are in grand form. Recent Winners have been:—
Leda, Nap, won 9-2; **Florentino**, Nap, won 5-4; **The Forest**, Nap, won 11-4; **Harmonicon**, Nap, won 5-2; **Queen's Man**, Nap, won 8-1; **Talus**, Nap, won 4-1; **Sunfire**, Nap, won 9-4; **Last of the Lords**, Nap, won 11-2.

Terms for Occasional One-Horse Guarantee wires: Remit 10s., and I guarantee to send you a winner at least 2 to 1 against.

Post at once 10s. I am extra confident of a good thing at Kempton.

Address: H. HIBBERT, Florinda Lodge, Hounslow.

NO LIMIT

"DUGGIE NEVER OWES." —Sporting Times, 18/4/14.

NO LIMIT

DOUGLAS STUART

LIESTAL, SWITZERLAND.

DEPOSIT ACCOUNTS ONLY.

The Favourite Autumn "Double,"

CESAREWITCH AND CAMBRIDGESHIRE.

1,000 to 1 against

any two horses for the

"DOUBLE EVENT."

Full Market Price Guaranteed on all Future Events.

Starting Price Business a Speciality.
No Extra Expense or Inconvenience.

LOST TELEGRAMS PAID IN FULL.

Don't waste time writing for lists or quotations. ALL COMMISSIONS executed at London Market Price prevailing when letter is postmarked. No "Price unobtainable" circular ever issued.

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